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A Publication Devoted
to Home Ownership



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HOME BUILDING

A PUBLICATION DEVOTED to the
PROBLEMS of HOME OWNERSHIP

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HOME BUILDING PUBLISHING COMPANY

BOSTON, MASS.

HOME BUILDING

TO BUY, TO BUILD, OR TO REMODEL

Spring—1925

Published by the HOME BUILDING PUBLISHING COMPANY

530 ATLANTIC AVE., BOSTON, MASS.

Price 35 cents a copy

Editorial

THE problem of home planning is one of greatest human interest because it has to do with the dwelling place of the family, the dearest possession of every man.

Today, thousands of men and women are considering this problem in its many perplexing aspects, and whether their ideals will be best satisfied in building a home, buying a home already built, or in taking some not altogether satisfactory house and remodeling to suit requirements.

In every direction, urban and suburban cities and towns offer attractive home opportunities that but await the coming and the favorable decision of the home planner. On every hand, there is steady building activity and sub-division developments, large and small; owners planning, architects drawing, builders constructing, real estate agents and operators helping—a never ending progression of human endeavor toward the one ultimate end—the Home!

The demand for land is insistent and near the large centers land is getting scarce, even at high prices. The farm of yesterday is divided today and is a community of homes tomorrow. In every community are individuals who want to sell,—who are ready to greet the man who wants to buy, and in between are the agencies to assist.

It is the purpose of HOME BUILDING to present information of real helpfulness, and to stimulate the home-creating instinct in every family now living in a rented home, or wishing to acquire a new and more acceptable home. Knowledge is needed in a problem which requires the expenditure of many thousands of dollars to its successful accomplishment. No one ought or need to face failure in so important an undertaking.

The publishers of HOME BUILDING acknowledge, with appreciation, the helpful co-operation given by individuals and corporations in the preparation of both text and illustrations.

William E. Eaton.
Editor.

HOME BUILDING

TABLE OF CONTENTS

EDITORIAL	Page 2
THE HOME—A FOREWORD	" 5
THE HOME BUDGET FOR HOME BUILDERS	" 9
<hr/>	
Section 1. WE MUST HAVE OUR OWN HOME	" 11
SELECTING THE LOT. BUYING OR BUILDING. AGREEMENTS. THE TITLE. THE PURCHASE. SURVEYING.	
Section 2. WHERE TO FIND THE BEST HOME OPPORTUNITIES: TO BUY OR TO BUILD	" 15
REAL ESTATE DEALERS—THEIR OFFERINGS IN LAND AND HOUSES. SUB-DIVISION DEVELOPMENTS. HIDDEN VALUES IN OLD HOUSES (p. 21). VALUE OF PROTECTING RESTRICTIONS (p. 27).	
<hr/>	
<i>Portfolio of Popular Priced Houses and Homes with accompanying Floor Plans.</i>	
<hr/>	
Section 3. METHODS OF FINANCING A NEW HOME.	" 41
CASH AVAILABLE AND INCOME. FIRST MORTGAGE. SECOND MORTGAGE. MORTGAGE OBLIGATIONS. LOANS FROM CO-OPERATIVE OR SAVINGS BANKS, INSTITUTIONS OR INDIVIDUALS. CONSTRUCTION LOANS. LOT PURCHASE ON DEFERRED PAYMENTS.	
Section 4. PLAN CAREFULLY; CONSTRUCT WISELY; FINANCE SAFELY	" 48
THE ARCHITECT. THE CONTRACTOR. THE BUILDING CONTRACT. FIRE INSURANCE.	
Section 5. BUILD FOR DURABILITY AND APPEARANCE WITH ECONOMY	" 53
EXCAVATION. THE FOUNDATION. BUILDING MATERIALS. LUMBER. CEMENT. BRICK. WALLBOARD. TILING.	
Section 6. DESIGN ROOF TO RESIST CLIMATIC CONDITIONS	" 58
THE ROOF. ROOFING MATERIALS. INSULATION.	
Section 7. THE ENGINE ROOMS OF THE NEW HOME	" 59
HEATING. FIREPLACE AND MANTEL. REFRIGERATION.	
Section 8. CHEER OF LIGHT AND PRIDE OF CLEANLINESS	" 63
LIGHTING AND FIXTURES. PLUMBING. HARDWARE. THE BATH. THE LAUNDRY.	
Section 9. STUDY ARTISTIC TREATMENT WHICH HAS ENDURING CHARM	" 69
PAINTING INSIDE AND OUT. INTERIOR DECORATION. WALL PAPERS AND COVERINGS.	
Section 10. HOUSING THE AUTO. ALTERNATIVE BUILDING IDEAS	" 71
THE GARAGE. PORTABLE HOUSES. SUMMER COTTAGES.	
Section 11. WHAT DO WE SEE FROM THE HOME WINDOWS?	" 74
LANDSCAPE PLANNING. THE GARDEN. SHRUBBERY. FRUITS. TRELLISES.	
Section 12. GOOD TASTE AND GOOD JUDGMENT RESULT IN CONSTANT DELIGHT	" 76
CARPETS. RUGS. CURTAINS, SHADES AND FIXTURES.	
Section 13. TREAT HOME FURNITURE AS A CAPITAL INVESTMENT	" 78
FURNITURE. ANTIQUES. SILVERWARE. CHINA. GLASSWARE.	
Section 14. THERE ARE ALWAYS THE FINISHING TOUCHES TO BE PROVIDED	" 82
HOUSE ACCESSORIES: AWNINGS, WEATHER STRIPPING, SCREENS, WEATHER VANES.	
Section 15. HEALTH OF THE FAMILY IS OF FIRST IMPORTANCE	" 84
THE HOME FOODS AND MILK SUPPLY.	
Section 16. BOOK LIST FOR HOME PLANNERS	" 85
Section 17. LIST OF ADVERTISERS IN "HOME BUILDING"	" 87

Our Slogan — "There is no Substitute for a Home"



MODERATE PRICED HOME—WITH BROAD SHINGLES, LOW ROOF LINES, FRENCH DOORS OPENING ON A WIDE CEMENT OPEN TERRACE

H O M E B U I L D I N G

*A Publication Devoted to Home Ownership with Practical
Information and Helpful Suggestions to the
Prospective Home Builder*

THE HOME—A FOREWORD



HERE is no substitute for the Home—and never can be. The creative instinct for human companionship pre-determines the home idea. It is left for the individual to decide at what place, at what time, at what price and upon what definite scheme of buying, building or remodeling the home shall become an accomplished fact.

A house is only a house until someone owns it—then it becomes a Home!

The courage to face life and its responsibilities, the love to sweeten them, the *Home to Enjoy* them in—these are important possessions for every man.

Home ownership then—its planning, its construction, and its maintenance—is a chief and imperative responsibility, and it therefore becomes a plain duty to plan carefully, buy or construct wisely and finance safely.

“The American Home is the foundation of our national and individual well-being. Its steady improvement is at the same time a test of our civilization and of our ideals. . . .

“We need Homes in which homelife can reach its finest levels and in which can be reared happy children and upright citizens.”—*President Calvin Coolidge.*

Buying or building a home to satisfy one's aims and ambitions in matters of location, neighborhood, view, and the house in its entirety, requires sound judgment. It never pays to reach conclusions by hasty decisions, for home building has in the problem so many opportunities for disap-

pointment. To some people privacy and seclusion in a small home, tucked away in the woods and hills, are paramount attractions. The majority of people, however, prefer accessibility and the surrounding community life.

There are two outstanding features that should have first consideration; the funds available, or to be made available at the proper time; and the right determination of the location that meets the requirements of the family with respect to work, church, school, trains, markets, etc., with special emphasis on the kind of neighbors contiguous to the intended new home—in other words, that there may be in the surroundings every element, as far as possible, that may contribute to a wholesome, healthy, and happy environment.

Every home planner can obtain his objective only in proportion as he solves each successive problem. If money is plenty, nothing short of poor judgment need deprive him of his full objective, because *somewhere the ideal does exist*. If there are financial restrictions care must be used to get the greatest percentage of the sum total of the needs of the family. Lack of personal experience should deter no man in the ownership of a home, for there are experienced persons, or agencies, near at home to help him steer a straight and safe course.

After all is said and done, people who buy or build a little home, or a larger home, and spend their hard-earned and hard-saved dollars for four walls and a roof to shelter themselves, perhaps for the rest of their days, expect a home that will give service. One should not grumble or become discontented, because finances will not allow the building or buying of a more pretentious house in

a more desirable location and perhaps surrounded by spacious grounds.

Borrowed money to buy a home is no disgrace. On the contrary, it is normal and in many ways desirable. Many families in meeting payments on a loan have learned the habit of saving and have continued it as a step toward financial independence. Many homes are never purchased because in the planning too much money goes for non-essentials.

In home building the individual follows his own instinct and imagination. Every man and woman looks at the problem of home ownership from his or her viewpoint of need and hope of accomplishment — therefore, it is plain that practically every house is different from every other house; every location, every environment, different from every other. It is also human nature never to accept the home creations of any other person without at once thinking of one change or many changes. We want our own as we imagine it to be, as we understand it; therefore, in buying a home, each man starts out on a different route, with a different perspective, from that of every other man. This accounts in part for the wonderful flexibility of the home ownership quest.

Architecture never has become nationalized. In various sections of the country, we see a certain liking for a particular type of houses and these types constantly change with the times. The tendency, however, is slowly towards the nationalized architecture. Such an adjustment is developing slowly in New England, due to our inherited love for the various colonial types and because, as a people, we have built up habits of selective imitation.

LIVING ROOM

THE center of family life! It should be reasonably commodious, with plenty of window

light and sunshine. There should be a fire-place which should be so placed as not to be affected by any draft from the front entrance directly into the room. Built-in book cases add charm, as do French doors.

Suggestions on Rooms

DINING ROOM

AVOID too large a dining room. At the most, it is used only twice or three times a day, less often, if provision is made off the kitchen for a breakfast alcove. It should be a pleasant room, so situated as to get the cheer and warmth of the morning sun. Built-in side boards and corner cupboards are things of the past, the more modern cabinets being substituted for them. A china closet or passage way between the dining room and the kitchen will be found most convenient and useful.

KITCHEN

A QUOTATION here tells its

own story:—"Our homes are like a theater; in front the stage—the part that people see. But back behind the scene, *someone* must work to keep things going smoothly out in front. No spotlight here. Back in the kitchen is a woman who controls a large share of the family happiness and health—a real job with long hours of hard work." And it is not asking too much, in building or buying a home, to give particular attention to this part of the house.

There should be careful provision for natural as well as artificial light. Sink, ice-chest, cabinet, table, stove or range should be so placed as to lessen fatigue. The kitchen must not only be convenient but it should be planned to take care of labor saving devices. A corner kitchen with windows on two outside walls providing cross ventilation has many advantages.

Proper utilization of kitchen space brings constant joy to the housewife. If there is to be no



AN ATTRACTIVE STUCCO SUBURBAN HOME. NOTE THE PLEASING EFFECT OF THE SPANISH TILE ROOF.

heat in the kitchen from the main boiler, a coal range, either separately or in combination with gas or electricity becomes necessary. Where the main heating plant provides heat for the kitchen, the gas or electric range and the kitchen cabinet are the two big items of equipment. For both of these, there is a wide range of standard makes from which to select.

BREAKFAST ALCOVE

AMONG the practical conveniences which are steadily increasing in popularity in our homes, the dining alcove is conspicuous. We have come to know this as the "breakfast alcove." This breakfast alcove should not be substituted for the dining room (except in the smaller bungalows), because it is merely intended for the first meal of the day and ought not to displace the real dining room of the home, which of course occupies a larger space. There has been a tendency to reduce the size of the dining room because of the alcove, but there is a question as to the wisdom of this procedure. The breakfast alcove suggests a saving in the labor of the housewife. It has an atmosphere of coziness and friendliness which gives a charm to this part of the

home and its location should be so situated as to get the benefit of the early morning sun.

HALL AND STAIRWAYS

PLAN these spaces carefully. There should be a coat closet in the hall, and an entrance into the hall from the kitchen so that one need pass through no other room in going from kitchen to front door. The stairways should be easy to climb, reasonably wide and with plenty of head room. In the upper hall there should be room for a commodious linen closet.

BED ROOMS

THREE or four bed rooms on the second floor satisfy the great majority of families. These generally consist of one good-sized room, known in more pretentious homes as the "master's room"; another one, two or three of medium size; while the remaining room or rooms may be reasonably small, for occupancy by children, or as nursery, sewing room, or den. Bed room doors should be located convenient to the bath. Bed room windows are best placed on two sides for light, air and outlook, and nearer the corner than the center of the length and width of the room.

Experts Tell Us That

Costs of Home Building Will be Reduced as New Ideas and New Methods are Developed

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An Unusual Development in Home-Building Methods

Are Saving Money to Home-Builders, by combining services, saving to the client a large percentage of the many commissions paid to agents for handling home-building details singly.

This Unique Plan is Worthy of Your Thorough Investigation, and your inquiry will be promptly cared for and will put you under no obligation whatsoever.

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Back Bay 9041

THE BATH

STRICT economy will place the bath relatively over the location of the kitchen in order that there shall be no extra expense on plumbing for water, waste or vent pipes. When two baths are to be installed, one should be so placed as to be used exclusively as a guest bathroom.

The tiled bathroom rightly plumbed, lighted and equipped, calls for a liberal allowance on the cost of the home. Accessories that are built in the walls add superlatively to the comfort and convenience of this much used room. From the nature of built-in fixtures, they should be planned for at the time the building is erected. There are many models—soap dishes, tumbler holders, tooth brush holders, towel racks, shelves, cabinets, paper holders (both for sheets and rolls), sponge holders, safety grips to prevent slipping, etc. Some of the above are obtain-

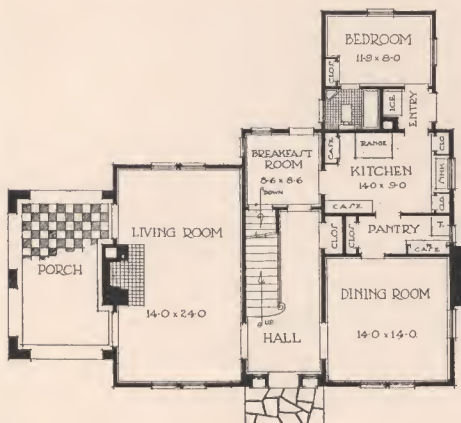
able in combinations. The utility of a bathroom door with a full length mirror is self-evident.

This is an era of small homes for the people: the day of the large house, with its big running expenses, is over except for a small minority. The tendency of the times is also towards houses of the two-family type. These provide generally for an "up and down stairs" occupancy, but it may be expected that there will be a steadily growing appreciation of the so-called "twin-house" or "duplex" house which is popular in many more or less distant cities and their contiguous communities. Everyone ought to have a home, and within that home, not only all desired conveniences and comforts, but what is even worth more, there should be in it a united spirit and a feeling of equality in partnership among the members that are much more to be desired than mere elegance of surroundings.



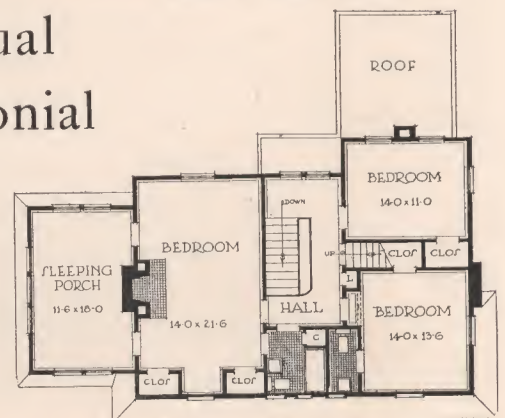
Edward W. Tanner, Architect

An Unusual Dutch Colonial



This substantial colonial house shows a happy use of roughly-troweled white plaster, white painted siding and green-stained shingled roof which, with its convenient interior arrangement, combine to make a home notable for its charm and dignity.

Courtesy of Better Homes and Gardens



THE HOME BUDGET FOR HOME BUILDERS

BY S. AGNES DONHAM

Author of *Spending the Family Income*

PEOPLE with moderate incomes must of necessity plan their expenses carefully in order to get the best return from their money. If they determine to buy or build a house, there is still greater need for planning, as the amount of money which it will cost should be saved without such strain and sacrifice that the health and happiness of the family suffers. This can only be done by stopping all unimportant purchases and following a definite plan, not only for saving toward the house, but for spending the remainder of the income. It is not hard to make a budget of this kind if there is a real desire to accomplish it and everyone in the family cares about its success and is willing to stick to it in spite of many temptations to buy things not included in the plan. It means making a choice between the house and better clothes, richer food, more fun, and the multitude of other things which people may buy with their money. House building for people of moderate income must be financed through the saving of small sums in every group of living expenses.

When planning to buy or build, the family should remember that the more a house costs, the more money will be required to keep it up. It is not wise to pay more than twice the annual income for a house, and even that amount is a strain unless care is used in planning for the payments on the principle, and it is possible to borrow the greater part of the necessary money at six per cent or less.

There are certain important facts often not recognized by the new or prospective house owner:

- a. At the present time, from 12 per cent to 15 per cent of the cost of the house is necessary to meet the yearly charges—taxes, repairs, fire insurance, and interest.
- b. The interest on the cash invested is as much a part of the cost of owning a house as is the interest on the mortgage.
- c. No family can meet payments on the principle of the mortgage in excess of the amount they can save over and above an emergency fund and life insurance payments each year.
- d. A family buying or building a house should pay rent into a shelter fund. This rent should be large enough to include the taxes, fire insurance, 2 per cent or 3 per cent of the assessed value for a repair and depreciation fund, interest on the mortgage, and interest on the cash invested. Such a shelter fund will meet all cost of repairs as well as the current items of interest, taxes, etc., and should provide a surplus for improvement as time goes on.

- e. When a two-family house is purchased, the rented apartment will seldom carry the charges of the whole house and give the owner his rent free.
- f. Before starting to purchase the house, two plans should be outlined:

1. The type and size of house, its cost, and the amount needed each year to meet the cost of maintaining, and eventually paying for the house.
2. A spending plan, which, if followed will provide the shelter fund, sufficient nourishing food, suitable clothing, and comfortable operating expenses, as well as the cost of health, benevolence, and a carefully worked out plan for inexpensive recreation, and leaving a surplus to meet the yearly cost of life insurance and payments on the new house.

To make such a budget or spending plan requires first a list of everything the family will need for a year. Nothing which is likely to be a necessary expense should be omitted. Add to the necessities Church, Benevolence, Personal Gifts, Education, Recreation, and Health. Next, estimate the cost of supplying each of these items for a year. Add the amount which it is desirable to save each year toward buying or building the new house. Compare the total expenditure estimates with the total income expected for the year, and if there is a balance increase the savings toward the house. If there is not enough income to cover all of the expenses, go over the list carefully, weighing the value of each item against the wish to buy the house. Keep those things which are most necessary and most desirable. When every expense is cut down to the point where it would not be wise to reduce it more, the balance may be used for the house, and payments planned on that basis.

Keep a record of the money spent and each month compare it with the plan. If too much has been spent for any group of items, watch that group carefully and try to reduce the total that next month.

When tempted to buy something not included in the budget, say, "We did not plan for it, and it is not for us. We have *chosen* to save for a house instead of having other things."

The list of items given on the next page will assist in making estimates and a spending plan. No two families will give up the same things in order to purchase a house, but a carefully worked out plan will make it possible for any family to decide what can be given up, if a house is wanted enough to pay for the self-denial and sacrifice of small and *relatively* unimportant things.

FAMILY BUDGET *or* ESTIMATE LIST

Note—There are 52 weeks in a year—13 four-week months or 4.3 weeks in a calendar month

	Week	Month	Irregu- lar	Total Yearly		Week	Month	Irregu- lar	Total Yearly
Total Income					CLOTHING				
Federal and State Income					Man				
Taxes					Woman				
Dependents					Children				
Business Charges									
Total Savings					Total				
Working Income for Living					DEVELOPMENT				
Expenses					Church				
SAVINGS					Benevolence				
Bank { Co-op.					Civic				
Savings					Doctor				
Life Insurance					Dentist				
Mortgage					Oculist				
Investment					Glasses				
Debts					Nurse				
					Medicines				
Total					Tuition				
SHELTER					Newspapers				
Rent					Magazines				
or					Books				
Interest { on Equity					Entertaining				
Taxes { on Mortgage					Recreation				
Fire Insurance					Vacation				
Repairs					Club Dues				
and					Gifts (personal)				
Business Carfare					Household Equipment				
					Personal Expenses				
Total					Allowances				
FOOD					Equipment				
Milk and Cheese					Barber, etc.				
Fruit and Vegetables					Tobacco				
Groceries					Candy				
Bread and Cereals					Automobile				
Meat and Eggs					License				
Ice					Registration				
Outside Meals					Insurance				
					Garage				
Total					Overhauling				
OPERATING					Tires				
Coal					Gasoline				
Oil					Oil				
Wood					Minor Repairs				
Gas					Depreciation				
Electricity					Flower Garden				
Water									
Laundry									
Service									
Care of Grounds									
Household Supplies									
Starch, soap, brushes, etc.					Total				
Repairs and Replacements									
Telephone					Saving				
House Carfare					Shelter				
Postage					Operating				
Express					Food				
Insurance (Furniture)					Clothing				
Storage					Development				
Total					Total				

WE MUST HAVE OUR OWN HOME

LAND—SELECTING THE LOT

THE selection of a lot upon which the house is located or is to be built is of first importance. Will the house upon it face south, west, east, or north? A matter for the owner to decide.

As sunlight is desirable inside the house, remember that the sun moves all the time, east to west, and that no outside structure should prevent full and free sunlight in dining room (in the early forenoon), in the living room (forenoon and afternoon), and the principal bed rooms should have the advantage of sunlight at some time during the day, and likewise of the best summer breeze.

If you are buying a house already built, it is well first to decide whether the sunlight will be adequate. If you are building, the design of the house and location of rooms can be so detailed as to provide sunlight on any lot regardless of its frontage direction. Other considerations are these:

Is the lot dry all the year—a dry cellar is a necessity.

Is the lot so situated that water from heavy rains or melting snow will easily run off: that the drainage is away from, and not in the direction of the lot?

If the lot is on an unaccepted street, is there a satisfactory guarantee that a street will be built with sewer, gas, water, etc.?

Is gas or electric light, water and telephone service available?

Is there ample fire protection?

Are the required church, school or schools, stores, market, and a bank within a fair distance?

Is trolley or steam road convenient for all the family?

What about the environment? Is the neighborhood one that will meet your family and social demands?

If there are trees, can they be saved during building?

Is the lot level or fairly so? If not, it would be safe to get estimates on grading walks, driveways, stone work, etc., to determine ultimate cost of the land.

Avoid land that has rock under the surface.

Are there restrictions on the land regarding building, or rights of way?

There are constantly brought to the attention of intending builders many lots which are unsalable owing to their peculiar contour, but a good architect, sympathetically working with the home planner, can frequently see happy possibilities in a seemingly hopeless lot.

The location of the house on the lot will probably be determined by a restrictive distance from the street, or by

Selecting the Lot. Buying or Building Agreements. The Title. The Purchase. Surveying.

proper alignment with other houses already built. If neither of these restrictions is present, it becomes a matter of

placement best suited for the plans for lawn, drive way, walks, garden, etc.

There is "character" to a well laid out home lot that repays in added attractiveness as well as in increased salability. Even the smallest of lots admits of some landscape planning.

The careful buyer gives thought to future land valuations, and to the trend of the growth of the community in which the land is situated.

Few home planners are so fortunate as to see fulfilled all their expectations, but thoughtful care will lessen later disappointment; to attain, as near as possible, to all one's expectations of a home should be the dominating idea. Of course, the primary question of home ownership is whether to buy or build; the decision should be dictated by one's family requirements and one's purse.

DEFINITIONS OF LEGAL DOCUMENTS

HOME ownership means responsibility and sacrifice. The man who can pay cash is indeed fortunate, but some financial assistance is needed by the great majority of home planners. The

sources of assistance are often from the family, from a friend, from the owner of the property to be bought, from the real estate dealer, or from a bank, or institutions.

The definitions of the terms of a real estate transaction are as follows:

1. Grantor—The seller.
2. Grantee—The purchaser.
3. Deed—The document conveying title.
4. Warranty Deed—The deed guaranteeing the property to be free of all encumbrances except those enumerated.
5. Quitclaim—The deed conveying the grantor's interest contains quitclaim covenants to the effect that at the time of the delivery of the deed the premises were free from all encumbrances made or suffered by the seller.
6. Title—The evidence of ownership.
7. Equity—The value of the property above and beyond mortgage encumbrances.
8. Mortgagor—The borrower, *i.e.*, the owner.
9. Mortgagee—The lender.
10. Mortgage Note—Written promise to pay the loan.



Courtesy of Cole & Smith

Benjamin Proctor, Jr., Architect

A GRAY SHINGLED HOUSE—FASHIONED ALONG COLONIAL LINES, WITH A GREEN FIRE-RESISTING ROOF, WHITE TRIM, AND GREEN BLINDS.

11. Mortgage Deed—The documentary evidence of security for the note.
12. Discharge of Mortgage—Document showing mortgage note has been paid.

AGREEMENTS TO BUY—HOUSE OR LAND

WITH decision reached and no mental reservations to worry over, an agreement to buy is in order. This agreement is ordinarily simple in construction and phraseology and should be so. Look suspiciously at any other form of a buying agreement.

- A. Date and place.
- B. ———, seller agrees to sell.
- C. ———, the purchaser agrees to buy.
- D. Description of property sufficient for identification.
- E. The price.
- F. Kind of deed to be given and accepted.
- G. Amount of deposit, with receipt for deposit.
- H. Amount of cash on passing papers.
- I. Mortgages (term, rate, existing, or taken back).
- J. When and where papers are to be passed.
- K. When occupancy is to be given.

Then follows, if an approved agreement, provision as to various adjustments, such as taxes, interest, insurance, rents, water rates, or any other charges, liens, etc. In many instances adjustments are apportioned to date of passing papers. Decide also if the fixtures, such as shades, screens, awnings, storm doors and windows, stoves, heaters, shrubs, etc., are included in the purchase price or are reserved for later adjustment between contractor and purchaser.

Next follows the provision for default by either party to carry out the agreement. It is wisdom to provide for an extension of time to provide for any defect in the title.

The signatures of husbands and wives, which bind them to sign all papers necessary to make the agreement effective, are needed. Real estate, when held by the husband requires a wife's signature on agreements or transfer of real property; when held by the wife the husband's name is required.

THE PURCHASE

CARRYING out of the terms of the agreement constitute the purchase. The seller pays the cost of drawing the deed and for any document or documents clearing the title. The purchaser pays the cost of drawing the mortgage documents; the cost, if any, of securing a loan; for his or the bank's lawyer's services, including examination of the title; and for the recording of all documents in the final transaction except those needed to be recorded to clear the title. All adjustments of taxes, insurance, etc., as previously enumerated, are best made at the time of passing the papers.

SURVEYING

HAVE your home lot surveyed and its boundary determined and marked with permanent bounds—iron pipe, granite, or cement. Avoid wooden markers that decay.

PROTECTING THE TITLE

BEFORE consummating a purchase, *i.e.*, if the purchase agreement has been made, the examination of the title of the property is of greatest importance to secure safety of absolute ownership. There should be no flaws to the title. *The foundation of ownership is the title!*

There are three methods, in measure of safety, in the order given:

1. *Land Court.* Title absolutely guaranteed by the State of Massachusetts which has by law created "The Land Court and Registration of Title to Land." All titles passed by this court are protected to the land owners by the guarantee of the State. The procedure is as follows: petition may be made for the registration of the title to any land in the Commonwealth and may be filed with the recorder at the Land Court in Boston.

Then follows a rather slow process: of examination; advertising a general notice of the filing of the petition, notices to all interested parties, etc., and the satisfying of the court from the examiner's reports, and from evidence before it, that the petitioner is legally entitled to the land; a decree for confirmation and registration of the title is entered and forwarded to the registry of deeds to be duly recorded. With this registration a copy of a plan of the land is also recorded. This entry is known as the "original certificate," and an exact copy is delivered to the owner. On the reverse side of this certificate is a memorandum of any and all encumbrances.

The individual may petition directly or through a lawyer. The land court process is a slow one, taking in some cases a period of three months or more. This delay accounts for the fact that only a small percentage of titles go through the Land Court. The expenses are considerably more than through the other methods outlined.

2. *Title Insurance.* A title insurance company is a corporation organized under the insurance laws of the State for the purpose of examining titles to real estate and insuring the purchaser or mortgagee against any defect in the title to the same.

There are dangers attending the purchase of real estate which the most careful examination of title sometimes fails to reveal and in later years an undetected defect may arise which may cause great loss to the purchaser or mortgagee of real estate who has not taken advantage of title insurance.

In the large cities, such as New York, Philadelphia, Chicago, Baltimore and Washington, both individuals and corporations make it almost a universal practice to secure protection through title insurance when purchasing real estate or investing money in mortgages. In New England such insurance has not as yet become universal, but the merits of title insurance are constantly being demonstrated, and to the conservative individual it is regarded as essential as is a fire insurance policy. The title insurance company of today gives distinct and valuable services to its clients. It represents them in each and every step in the purchase of real estate or in loaning money on real estate. It goes over the Agreement of Sale, examines the title, represents the client in closing the transaction, which includes the figuring of all the adjustments, such as taxes, mortgage interest, assessments, fire insurance policies, etc., and as a last step writes a title insurance policy guaranteeing the title to the purchaser or mortgagee.

By taking advantage of this service a purchaser of real estate or a mortgagee obtains the guarantee of a corpora-

tion organized under the insurance laws of the State as against an individual's opinion. The examiners and attorneys for a title insurance company devote their entire time to conveyancing and may properly be considered specialists in the profession.

An application for title insurance insures moderate charges, rapidity and safety. Title insurance companies have a fixed charge basing the cost upon the amount of the insurance policy issued to the client.

3. *Examination by a Lawyer.* This is at present the most common practice. When the examination is made by an experienced attorney, his opinion is generally recognized as assuring ordinary safety of the title. As a matter of fact and record, a large proportion of the titles are searched by lawyers. The cost varies according to lo-

cations and conditions, but is generally reasonable for the service rendered.

An abstract of title is merely a chronological record of sales, transfers, and loans made against a given piece of land; the records must be clear in matters of settlement of estates of deceased persons, etc.

When a loan becomes a part of the purchase transaction, the lender, known as the "mortgagee," or "mortgagee corporation," insists on a title examination by his or its own lawyer, makes superfluous any examination by the purchaser of the property. The expense of this examination, however, is borne by the purchaser. The mortgagee is quite ready to recognize the merit of "Land Court" or "Title Insurance" examination, if either of these methods is preferred by the purchaser.

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in the West*



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pleasant home is
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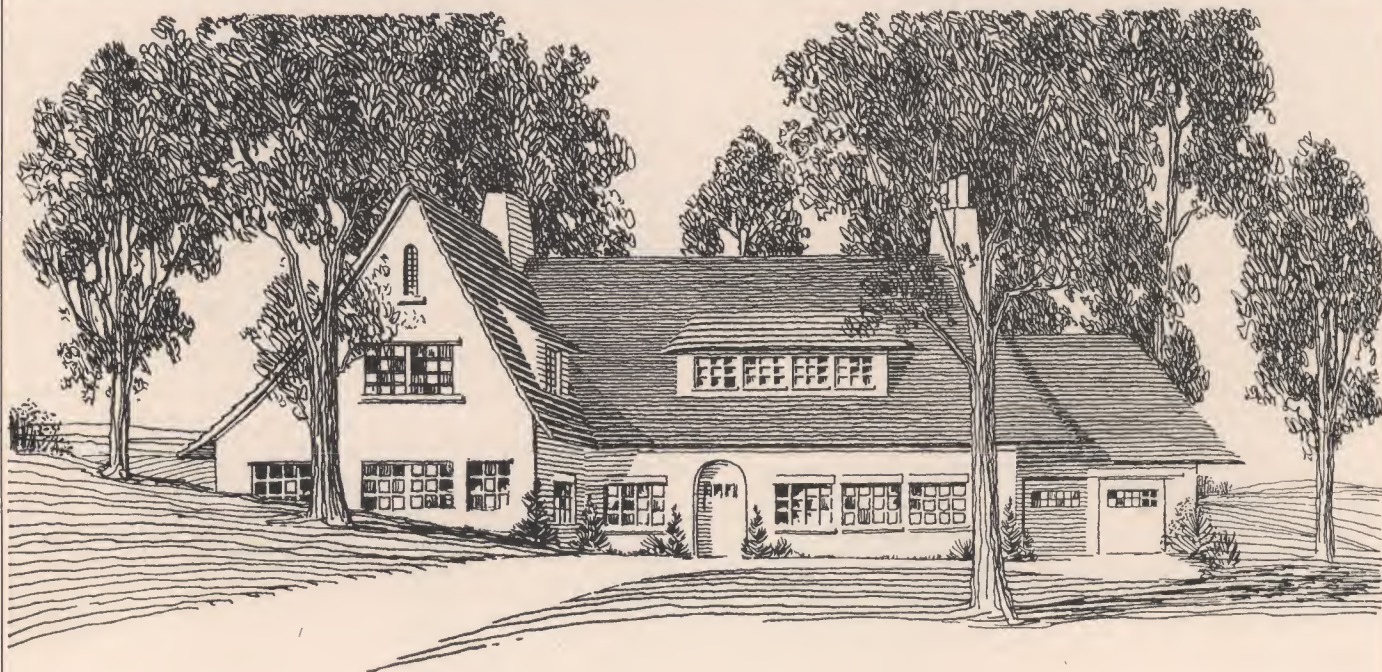
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WHERE TO FIND THE BEST HOME OPPORTUNITIES

REAL ESTATE DEALERS AND THEIR SERVICE

THE real estate operator or agent, if he be reliable, is ready to co-operate with any home planner in securing either land, or a house with land, which shall bring to the purchaser those desirable qualities of location or structure, that will make for a good home. Real estate operators are very frank to admit that one of the most difficult problems in consummating a sale is that the home

Real Estate Dealers—Their Offerings in Land and Houses—Attractive Sub-Division Developments

deals directly with the owner. Their business has given them wide experience in handling all types of real estate transactions, and this experience is used more frequently for the benefit of the purchaser than for the benefit of the seller. The business of selling real estate has many exasperating sides; it requires infinite patience and an un-

It is well known that a real estate agent can more often obtain a better price and better terms than can a purchaser who



Courtesy of the American Face Brick Association

J. Raymond Gerwig, Architect

DELIGHTFUL IN EVERY RESPECT IS THIS HOUSE OF BRICK

planner has not definitely in his mind the exact type of home that he wants or that fits the prospective site; that there is a tendency to look and keep looking, until he is either bewildered in mind, or is unable to find the house that combines all the good features that he may have found and admired in the large number of places shown him.

There are within the Greater Boston section hundreds of reliable real estate operators and dealers ready to serve—with a diversified list of desirable lots and attractive houses and a service that means fair dealings to both the seller and the purchaser. There are protective advantages of building or buying in a so-called restricted district, not only helpful to one's environment but often profitable in a resale transaction. The ideal home does not exist for the great majority of home makers, nor will it exist, if those same home seekers build according to their own designs and objects. One may get near to the ideal but never reach it. And in buying a house that is already built, one must attain as near as possible, to all the demands, but must not expect that all of them will be met.

derstanding of the peculiarities of the individual, as well as visualizing the lot or house best meeting the purchaser's requirements.

The making of a decision is the biggest single factor and confronts both the purchaser and the agent. We hear frequently of instances where both men and women have been hunting for years to find just the right kind and type of a home to buy. There are isolated cases, where, owing to well-defined ideas of the perfect home, and because of quaintness or charming environment, or situation by sea, lake, or woods, that long search meets with failure.

A real estate man, with years of experience, made the remark recently that he could judge by the tone of the inquirer's voice over the telephone the sincerity of the man or woman in stating a desire to buy and was ready to see what the agent had to offer. Real estate operators have a great opportunity to study human nature, and in many, many instances their judgment can be relied upon, rather than that of the purchaser with his faltering indecision.

One must not overlook the merit of houses built many years ago. They may offer a more profitable investment



THE TYPE OF HOMES BUILT AT THE AMERICAN WOOLEN CO.'S DEVELOPMENT
AT SHAWSHEEN VILLAGE, MASS.

than a present-day house. There is one factor distinctly in their favor, that the neighborhood is to a more or less degree fixed. A reasonable cost of remodeling is many times an influential factor. There are towns all over the eastern section of Massachusetts which contain houses that have wonderful possibilities for remodeling, as is evidenced by alluring pictures and tempting descriptions advertising country and farm properties.

It is the contented home owner that makes the best citizen and adds to the community's real prosperity.

DUTIES OF THE AGENT TO THE CUSTOMER

THE "Code of Ethics" treating of the relations between the real estate dealer and the prospective buyer reads as follows:

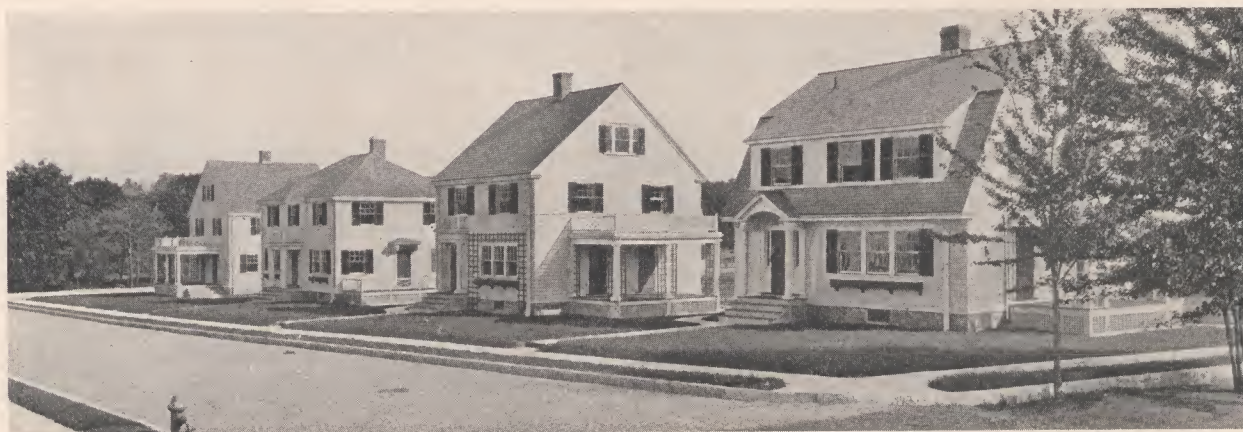
Duty to Owner Can Never Justify Misleading the Customer.—An invitation to do business with him extended by an agent to the public should be a guarantee of honorable and straight-forward dealing; and no instruction from clients can justify him dealing in any other manner.

Agent Should State Facts Only in Offering Property.—The agent should offer each property solely on its merits as to location, convenience, plan, quality and price, affording full opportunity to inspect, making no exaggerated or misleading statements, giving truthful replies to questions asked and not in word, act or any other manner become chargeable with deception.

Broker Should Advise Examination of Title by Buyer.—When dealing with inexperienced clients, the agent should recommend that title of the property be certified as good by a competent examiner.

Duties of Agent in Closing Deal.—In negotiating and closing deals the agent, in the absence of attorneys representing both principals, should exercise care to see that all papers, adjustments, and details are correct, unless he is specifically relieved from such responsibility.

Broker Should Collect but One Commission on Each Property Dealt on.—A broker employed by a customer to buy or rent property is the customer's agent and cannot act for and accept commission from the seller without knowledge and consent of both parties.



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THE American Face Brick Association, 130 North Wells street, Chicago, issues a booklet entitled "Face Brick Bungalows and Small House Plans." This association welcomes inquiries about building in brick and offers to furnish practical suggestions on the planning of a home.

Another book, published by the Association, is entitled, "A Manual of Face Brick Construction," meant especially for the contracting builder. The book is written in simple, untechnical language, which the lay reader can easily understand, so that it may be very useful in showing just how a brick house ought to be built. It is very profusely illustrated with half-tones and pen

drawings, showing various types of brick walls and how they are constructed from cellar to garret. The best and safest methods of building chimneys and fireplaces are shown. Bond and mortar joints are fully treated, as well as special ornamental uses of face brick, in porches, pergolas, garden walls, and the like. Thirty small house designs in color illustrate the book.

MANY people who are about to build are eager to find a design which somehow differs from the ordinary house. They dream of a home which will inspire every passerby to remark "that's an unusual house."

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HIDDEN VALUES IN OLD HOUSES

The Old Colonial House showing Five Remodeling Possibilities—Pages 22-23

LITTLE by little people all over the country are discovering the hidden values concealed underneath the plain and shabby exteriors of our old-fashioned houses. These old places were built with old-time care and stability. Beams were cut bigger, foundations were sunk deeper, walls were laid thicker. In spite of years of neglect, most of these houses of forty and fifty years ago are still in first-class condition—could not be duplicated for twice the amount of money that it cost to build them originally—and when offered for sale are, in many instances, a good buy as a profitable investment for the home planner.

"But they are so unattractive and inartistic," you say. True enough, but there is honest four-square construction in them. One of these solidly-constructed old places plus a

turrets and towers, pulled out of shape by lanterns and bay windows. So many of these Mid-Victorian houses still survive in all their pristine ugliness that further description of them is unnecessary.

Those homes of thirty or forty years ago were solidly-built and comfortable, not a doubt of that. But as things of beauty they were flat failures. Architectural beauty was not demanded.

But times have changed. Today every family feels that it has a right to an attractive, artistic home. Today, people who own these well built but out-of-style old houses find that their property is greatly depreciated in value because of the change in artistic standards and instruct their real estate dealer to sell. On the other hand many of these old-house owners feel the need of a more



THE CARESWELL SHOP

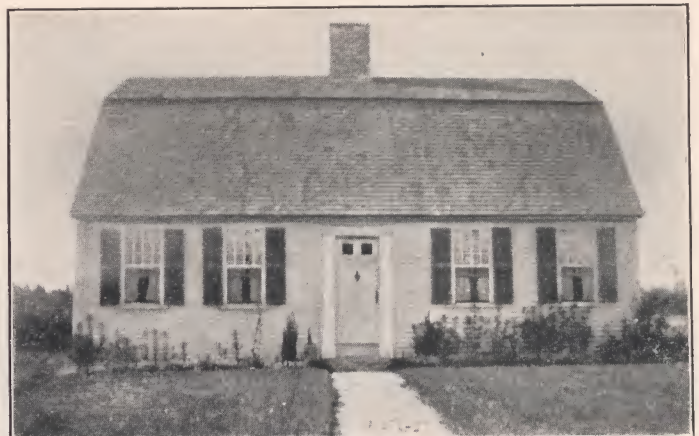
This house, the age of which is estimated at about 175 years, stood within 200 yards of Plymouth Rock. It was bought for \$150, moved to Marshfield and remodeled.

few well-planned changes is the real short cut to an architecturally beautiful *new house*. For much less than it would cost to build a new house from the ground up, it is possible to improve and remodel an old-fashioned structure into a picturesque, artistic, twentieth-century home.

It was in the years between 1870 and 1890 in the so-called Mid-Victorian period that America saw the heyday of ugly architecture. Good taste seemed to have died out completely. Houses were encrusted with gingerbread work and jig-saw ornaments, overloaded with

POLICY LOANS UNWISE.—Some home buyers have borrowed cash on their life insurance policies in order to meet their first payment. This action is almost always improvident. It deprives the borrowers' families of the full protection the life insurance should secure them. The presidents of many of the most important life insurance companies advise strongly against policy loans, even though their companies assume no risks in making them.

The United States Government is interested in home builders and their problems. The Division of Building



THE CARESWELL SHOP

After being remodeled. Both illustrations are shown by courtesy of Amelia Leavitt Hill, author of "Redeeming Old Houses."

up-to-date home for their families—and yet hesitate at leaving the old place that has sheltered them so long. The solution of both of these difficulties is *to improve!* By far the most practical and economical method of gaining a new home is to remodel grandfather's or somebody's grandfather's home to coincide with the standards of 1925.

It is really surprisingly easy and inexpensive to transform these plain, unattractive old fashioned houses into delightful, up-to-date homes.

and Housing, United States Department of Commerce, issues a very interesting and instructive list of pamphlets prepared by Dr. John M. Gries and James S. Taylor of the Division. These include: "Problems of Home Ownership," "How Much to Pay for a Home," "Financing," "Things to Look for in Buying a Home," "Maintenance," "Cost and Expense of Home Ownership." Any one of these pamphlets may be secured by sending five cents to the Division of Building and Housing, Washington, D. C.

BETTER HOMES FROM OLD HOUSES

The Cottage House

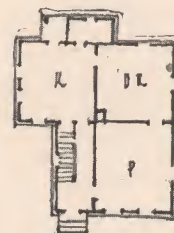
TWO VIEWS BEFORE ALTERATION



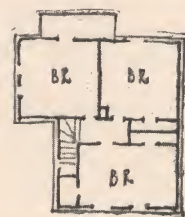
VIEW FROM STREET SHOWING FRONT AND LEFT SIDE OF OLD HOUSE. SMALL VIEW SHOWS RIGHT SIDE



FRONT AND RIGHT SIDE OF OLD HOUSE



FIRST FLOOR



SECOND FLOOR
OLD HOUSE PLANS

THE Cottage House, as illustrated here, represents what is probably the most prevalent type of house built.

The accompanying illustrations show how its extreme simplicity lends it readily to remodeling. They indicate plans that range from the most easily accomplished, inexpensive alterations to the complete transformation of the house into a modern, luxurious home.

Alteration One

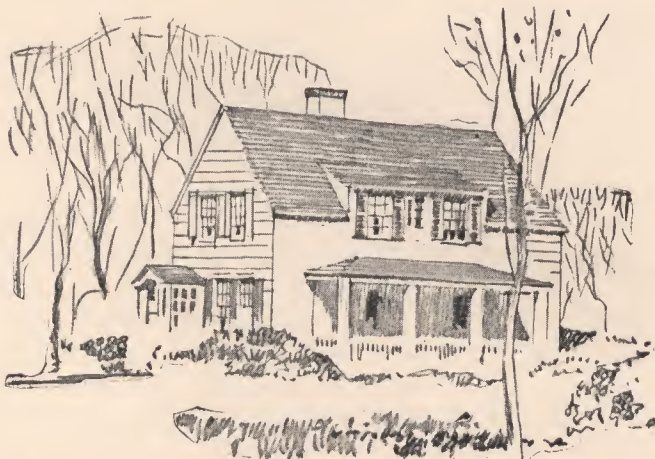
TO THE original house there is added an unusually attractive entrance porch of Colonial design. Carefully chosen shutters also add charm and a color scheme of white and green with a green roof, supplemented by shrubs about the foundation will bring out the good lines of the house. Cost of new work, exclusive of painting is approximately \$200.



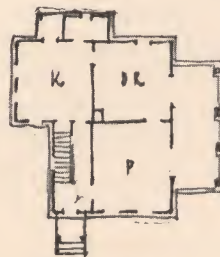
THE HOUSE WITH SHUTTERS ADDED AND NEW COLONIAL PORCH. THE FLOOR PLANS ARE UNCHANGED

Alteration Two

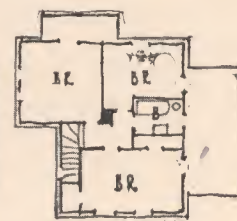
A LONG dormer at the right side of the house increases the usefulness of the two main bedrooms and provides space for a bathroom. A small entrance porch, and a sitting porch opening from the living room and dining room add comfort to the first floor. Cost of new work, exclusive of painting and bathroom fixtures is about \$800.



THE HOUSE WITH SIDE PORCH AND LONG DORMER SEEN FROM THE SAME VIEWPOINT AS SMALL SKETCH OF OLD HOUSE



FIRST FLOOR



SECOND FLOOR
PLANS SHOWING CHANGES IN ALTERATION TWO

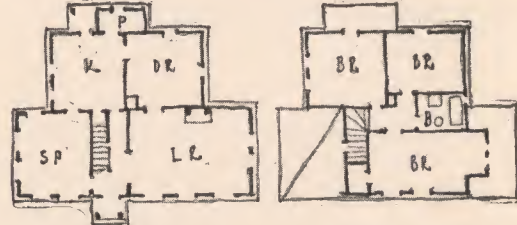
BETTER HOMES FROM OLD HOUSES

Alteration Three



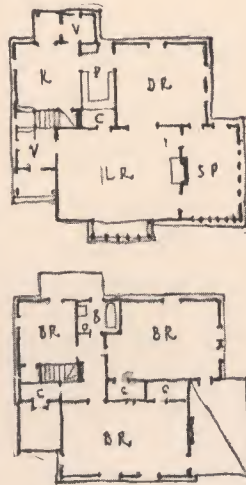
VIEW OF FRONT AND RIGHT SIDE SHOWING SUN PORCH
AND LIVING ROOM EXTENSION

THE living room is enlarged by extending the house to the right and carrying down the main roof. This space on the second floor increases the size of the main bedroom and provides a bathroom. A new chimney gives a fireplace in the living room. At the left of the entrance with a door to the hall is a sunporch and at the old entrance is added a Colonial porch. The approximate cost of this new work, exclusive of bathroom fixtures and painting, is \$1,500.



FIRST FLOOR SECOND FLOOR
PLANS OF ALTERATION THREE

THE living room is enlarged by adding to it the former hall. A square bay window is built in front. The entrance is now through a vestibule formed by bringing down the kitchen roof, and the new staircase is reached from both vestibule and kitchen. The dining room is extended to give room for a modern pantry. The old pantry is a vestibule with space for ice chest. The second floor shows three large bedrooms and a bath room. The cost of these alterations would be approximately \$3,500. Coating the exterior with stucco would cost about \$1,000 more.



THE FLOOR PLANS OF
ALTERATION FOUR

Alteration Four



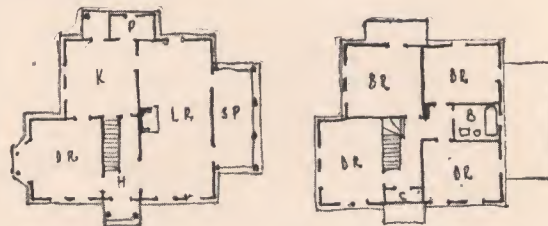
VIEW OF FRONT AND LEFT SIDE FROM STREET SHOWING
APPEARANCE OF ALTERATION FOUR

Alteration Five

HERE the house is considerably enlarged by building a new wing at the left, thus doubling the length of the house along the street. This wing gives a dining room at the left of the hall and above it a large new bedroom. The old dining room and living room are combined into a large living room with porch opening from it. The approximate cost of these alterations, exclusive of painting and bathroom fixtures is \$4,500.



VIEW FROM STREET SHOWING FRONT AND NEW
DINING ROOM ADDITION



FIRST FLOOR SECOND FLOOR
THE FLOOR PLANS OF ALTERATION FIVE

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IF you are looking for a good house that will make a clean, pleasant home, just phone or write for the little booklet on the development showing specimen plans and complete specifications—then come and see these honestly built, moderately priced homes.



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Tax Collector	" 0700	Supt. Schools	" 0131
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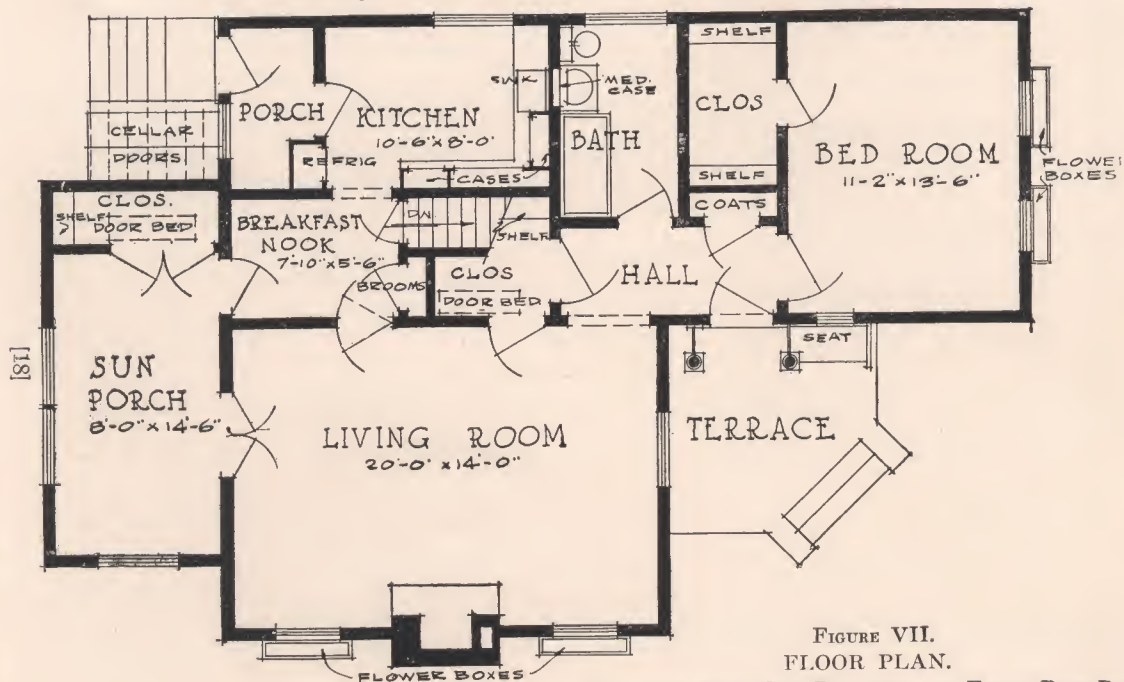
*For Land and Moderate Cost Homes**Have a number of Good Farm Properties***JAMES J. WALL**

377 Main St., Woburn, Mass.

"On the Busy Bend"**SINGLE-STORY BUNGALOW WITH AN L**

MR. HOLMES, Architect.

This illustration with accompanying floor plan appears in "The Bungalow Book,"
Chas. E. White, Jr., author. The MacMillan Co. of New York, publishers

**FIGURE VII.
FLOOR PLAN.**

BUNGALOW WITH ONE BED ROOM AND EXTRA DOOR-BED.

VALUE OF PROTECTING RESTRICTIONS

By A. L. RICE of the Oak Hill Company

THE very first thing that everyone ought to consider, in purchasing land for a homesite—whether in an established suburb or in a new community or real estate development—is how his investment is to be protected. If the land about him is carefully restricted, so that only homes of a not-too-low minimum cost and of approved styles of architecture that harmonize with neighboring dwellings and the community as a whole are to be built—then you can feel that you are well protected and that your investment is almost certain to appreciate in value.

Great advances have been made in the past twenty-five years, particularly in the West, in the scientific planning of sub-divisions, especially as applied to the proper development of land situated in the outskirts of the larger cities. Many experts on city planning, landscape architecture and architectural design have shown great skill in working out the artistic and practical features of modern suburban sub-divisions so that it is now possible to have all the conveniences of city life with the advantages of the country.

And while the advances made in the treatment of suburban property have provided more artistic and interesting places of residence in the suburbs than are to be found in the cities, the improved transportation facilities, particularly the general use of the automobile, have made it possible for a great many people to enjoy the advantages of the country and yet be within a comparatively short distance of their business in the city.

In motoring through the country, one frequently passes through a suburb that has a distinctive and comfortable air combined with a peculiar and indefinable charm that makes one want to tarry and rest awhile. It is an atmosphere that creates a pleasing impression upon the mind of a stranger. Yet if one were to make a careful analysis of that suburb, comparing it with others, he might find that in size and number of public buildings, there was little difference and at first would be at loss to explain its peculiar attractiveness.

You would realize at last, that what attracted you and made you want to tarry was nothing more than good planning. It means that someone with intelligence, good taste and financial resources is directing the development of that community. Careful thought is given to its architecture, so that harmony and good taste may rule in its buildings. It means that the color scheme is not so much "paint," but that the colors have been chosen to

create the desired effect in the buildings erected. It means not the quantity of plants and trees, but the proper placing of the plants and trees in groups, the consideration of their relation to each other and their landscape value after they have been developed.

These ideas need not necessarily apply to an expensive development only. They are applicable to almost any subdivision. It does not cost any more to build a pretty, curved street than it does for the same distance of straight street. It does, however, require infinite pains in planning to get the best effect in the treatment of the land, and money spent in making careful topographical surveys and studies with the landscape architect pays big

dividends in the final effect created.

One should secure definite information before purchasing land for a building lot, as to just what improvements are included in the purchase price, whether gas, water, electricity, drainage, etc., have been supplied. Sometimes these are installed by the municipality under the betterment law and the cost of them is assessed against the

land. It makes, of course, a great difference whether the cost of these is included in the purchase price or must be paid for later.

Sensible restrictions should be placed on every subdivision and should provide for a uniform setback of the houses, regulation of the height and type of buildings, the grading of the lot and color scheme for the houses. They should provide that the plans, location of the house on the lot, and color scheme of the exterior should be approved by the company, or in the case that an Improvement Association of the residents is to be formed, this organization should take over these duties. The proper location of the garage on the lot is important. Parks and playgrounds and a community or neighborhood centre, with stores and a club, should be provided in order to stimulate a community spirit.

In purchasing land in a sub-division where consideration has been given to the subjects discussed above, one is almost sure to find that one's investment in a home will enhance in value and often prove a very profitable financial venture. In addition one has the great satisfaction that comes from owning a home in a place that one likes, where one can beautify one's grounds year by year, serene in the knowledge that the neighborhood cannot run down, because it is so highly restricted and protected.



THE "NEW ENGLAND VILLAGE" SUB-DEVELOPMENT AT NEWTON CENTRE OFFERS THIS AS A MODEL HOME



Oak Hill Village

A new suburb in the Newtons, highly restricted to preserve old New England traditions.

Only Seven Miles from the State House

A GARDEN SPOT OF BEAUTY



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In every city of size thinking people are getting out into the open and building homes where they can have plenty of elbow room, trees, flowers, gardens and the enjoyable old-fashioned New England village life. Oak Hill Village in Newton Centre, near Chestnut Hill, and right opposite the Charles River Country Club, has been laid out with this ideal in view.

If you want to give your wife and children the healthful outdoor life that should be

theirs, look into this new and out-of-the-ordinary community development. You'll like Oak Hill Village, which was planned by one of the foremost landscape architects and which is highly restricted to protect and enhance the investment of those who build there.

It is only seven miles from the center of Boston. It has beautiful streets and sidewalks, gas, electricity, telephone and city water. It is right opposite one of the finest 18-hole golf courses about Boston, with memberships available. It offers you all the joys of the countryside, with the city and its business and amusements right at hand.

On request we'll be glad to send you a finely illustrated booklet on Oak Hill Village. Just fill in and mail the coupon in the lower right hand corner. It may be that the Village is just the place you have been seeking for a homesite.

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C. C. Crowell, Architect and Builder

THIS HOUSE SHOWS MANY STRIKING FEATURES



By Courtesy of the American Face Brick Association

A MORE PRETENTIOUS HOUSE OF BRICK IN A SETTING OF STATELY TREES

PORTFOLIO OF MODERN HOMES

With Floor Plans

ON this page and the seven pages following are illustrated fourteen homes, with accompanying floor plans, each type of house showing dominant architectural treatment,—plans that are in good taste, expressing each in its own way, beauty, comfort and desirability.

The houses pictured have been built, are being occupied by their owners, and are offered as practical and helpful suggestions to all interested in home planning.

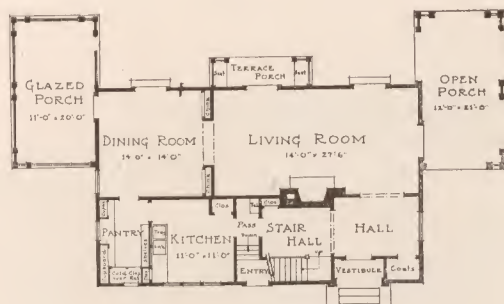
The publishers of HOME BUILDING will furnish, upon request, any information of detail or cost beyond that given with the plan below.



Harland A. Perkins, Architect

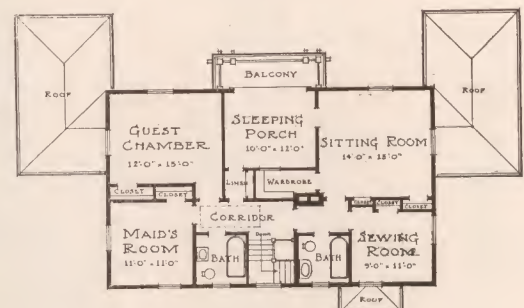
AN AMERICAN TYPE ADAPTED FROM ITALIAN PRECEDENTS
FIVE ROOMS ON THE SOUTH SIDE OVERLOOKING THE GARDEN

Within the lot enclosure made by the formal hedge the owner of this home planned and planted the garden and filled it with flowers and shrubs to yield beauty at every season of the year. A charming setting for any house.



FIRST FLOOR PLAN
SCALE 1/4" = 1'-0"

H. B.
HOUSE
No. 12

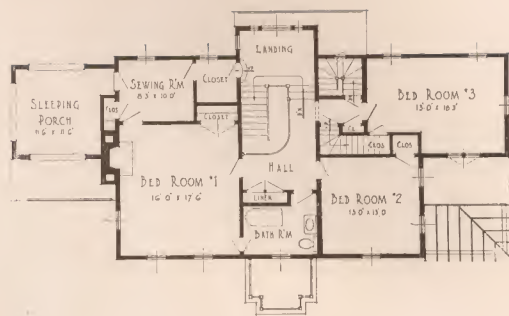


SECOND FLOOR PLAN

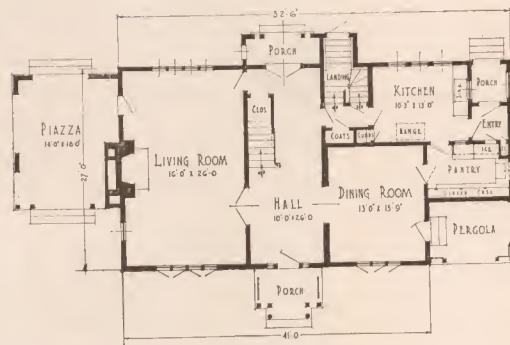


Adden & Parker, Architects

THIS HOUSE OFFERS OPPORTUNITIES FOR COMMODIOUS INTERIORS



SECOND FLOOR PLAN



FIRST FLOOR PLAN

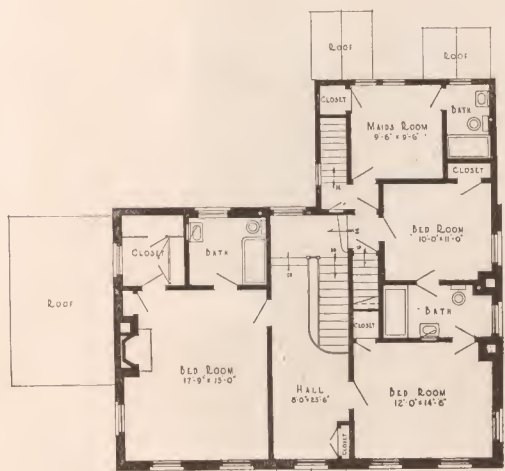
H. B.
HOUSE
No. 31

UPPER.

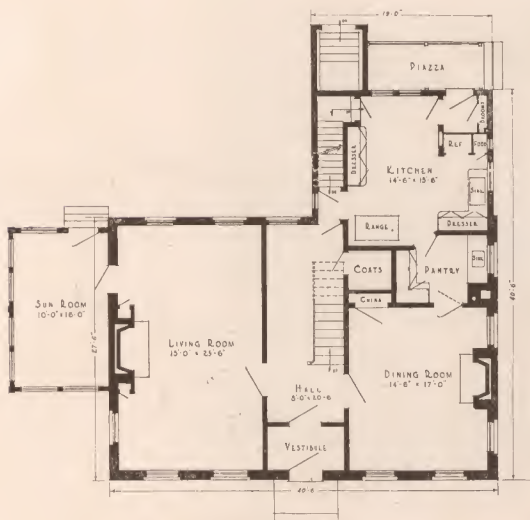
This is a house that always attracts attention. It was truly designed for comfort. The floor plans show commodious interiors with a pergola leading from the dining room, a roomy piazza and sleeping porch. The garage has small workshop attached.

LOWER.

The proportions of this charming home are evident at the first glance. The entrance porch makes one wish to see beyond into the excellently arranged interior. There is no crowding in this plan.



SECOND FLOOR PLAN



FIRST FLOOR PLAN

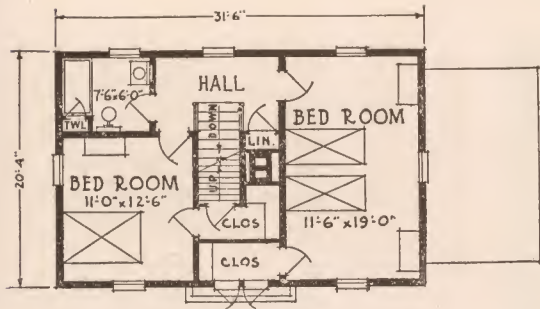
H. B. HOUSE No. 34



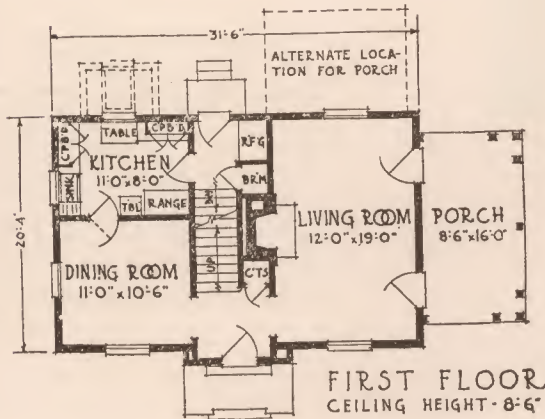
Adden & Parker, Architects

A BRICK COLONIAL TYPE OF SUBSTANTIAL CHARACTER

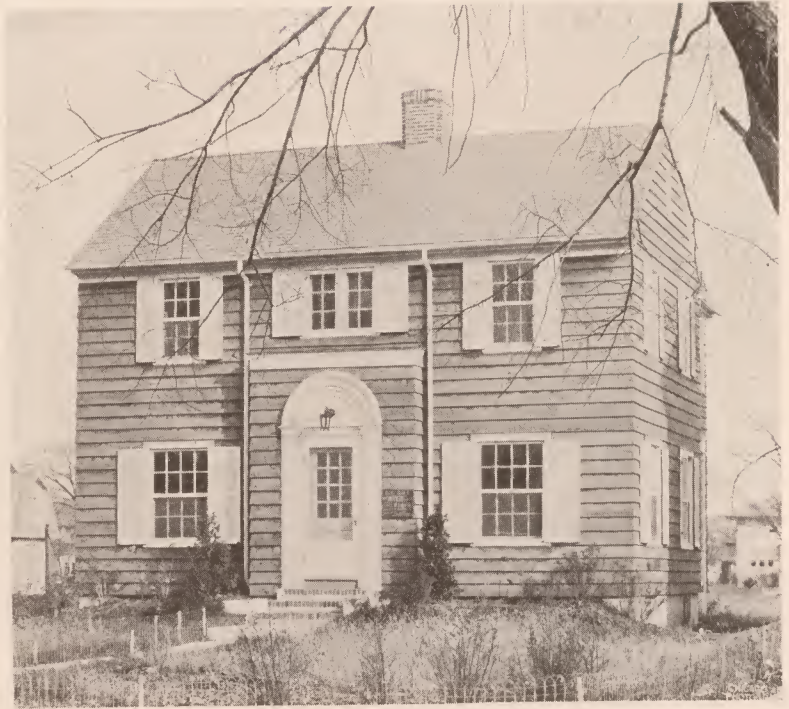
H. B. HOUSE No. 37



SECOND FLOOR
CEILING HEIGHT - 8'-0"



FIRST FLOOR
CEILING HEIGHT - 8'-6"



A FIVE-ROOM COLONIAL HOUSE WITH BROAD SIDING STAINED EXTERIOR

No. 37

THE charm of this design—its delightful home-like quality, does not depend upon expensive material or elaborate details, but upon good proportions, nice spacing of doors and windows, and the happy use of a delightful, arched Colonial entrance.

In this home you will find a combination of good architecture and true building economy.

As planned, the house is of frame construction, exterior finished with shingles, 24 inches long, laid 8 inches to the weather—with or without a side porch.

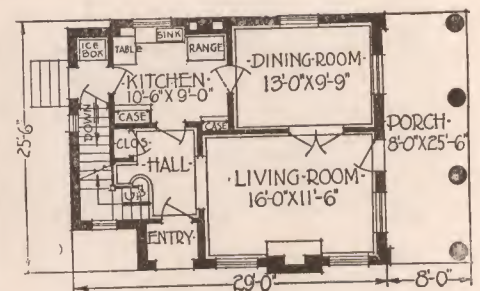
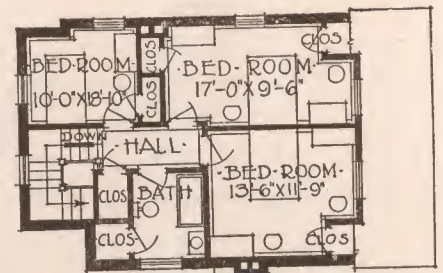
Copyright, 1925—Architects' Small House Service Bureau.

No. 55. This house is presented as the extreme in sloping roof construction extending to the front line of the piazza. The floor plans may be studied with interest.



Loaned by The Common Brick Manufacturers Association

THE BEAUTY OF BRICK GROWS YEAR BY YEAR AS IT AGES

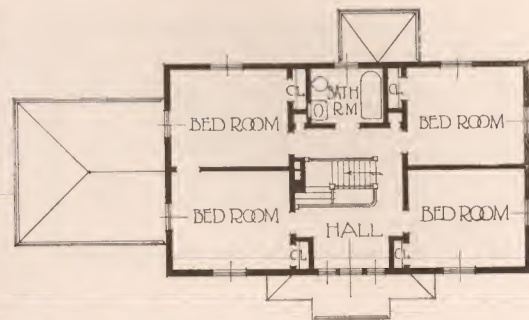


H. B. HOUSE No. 55

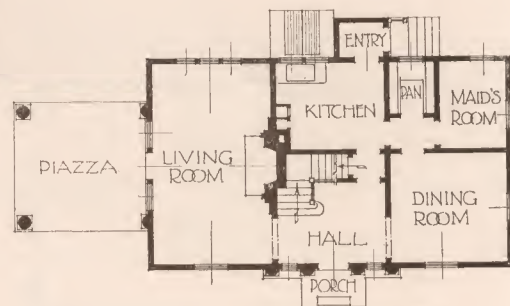


Harland A. Perkins, Architect

THE SAVING OF STately TREES GIVES A WONDERFUL SETTING



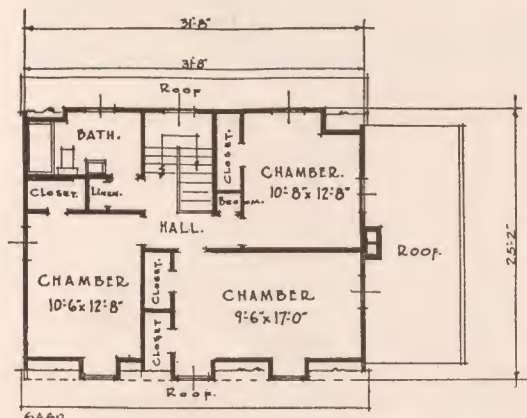
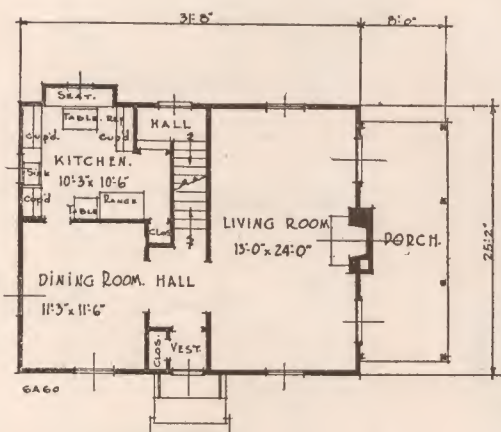
SECOND FLOOR PLAN



FIRST FLOOR PLAN

H. B.
HOUSE
No. 58

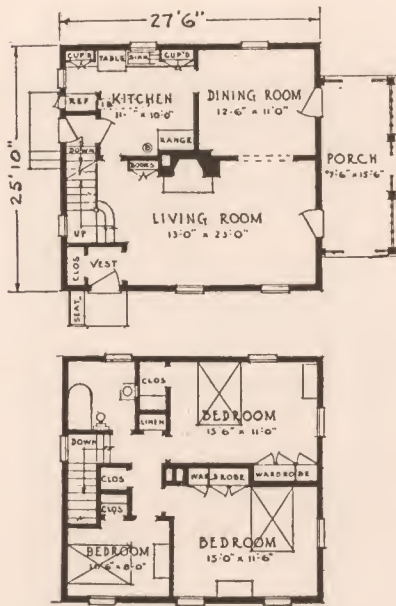
THE architect so designed and placed this house that all of the stately trees were saved to give added charm to this unusually attractive suburban home.

SECOND FLOOR PLAN
Scale $\frac{1}{8}$ " = 1'-0"H. B.
HOUSE
No. 60FIRST FLOOR PLAN
Scale $\frac{1}{8}$ " = 1'-0"

A MODERN COTTAGE OF SIX GOOD ROOMS AND SUN PORCH

THIS six-room Dutch Colonial home of frame construction, eight-inch exterior siding, sand float base course, shingle roof, combines excellence of plan, economy of construction and beauty of design. It is suitable for almost every locality. It can be built on a 50-foot lot. By omitting the sun porch, a 40-foot lot is wide enough.

Copyright, 1925—Architects' Small House Service Bureau.



H. B. House No. 62



THIS SMALL HOUSE INDICATES SIMPLICITY AND COMMON SENSE

AN ADAPTATION OF THE DUTCH COLONIAL DONE IN BRICK
VENEER ON WOOD FRAME

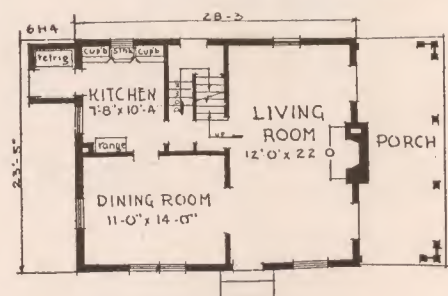
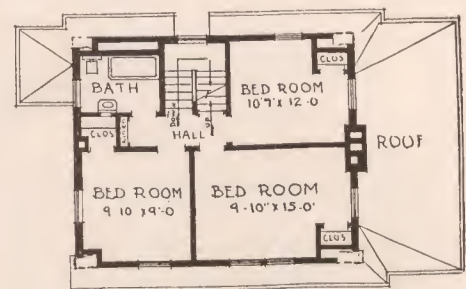
In most Dutch Colonial houses the front entrance is squarely placed in the exact center, or at the extreme right or left side. In this design it is just a little off center, with windows grouped in an informal and interesting manner around the entrance. Entrance is directly into the living room.

Copyright, 1925—Architects' Small House Service Bureau.

HOUSES of this kind are not new. They have been built all over the United States—the first ones in New England more than 200 years ago.

Here are two full stories in Colonial style, a splendid attic, six main rooms, bath, five special closets, a full basement and a porch. If ever a plan was devised to provide a home without an inch of waste space and at the same time including every comfort and convenience that the modern housewife demands, it is this one. It may be built economically, because square in plan.

Copyright, 1925—Architects' Small House Service Bureau

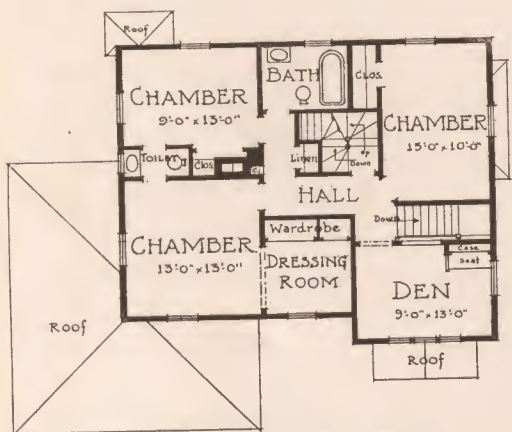


H. B. House No. 67

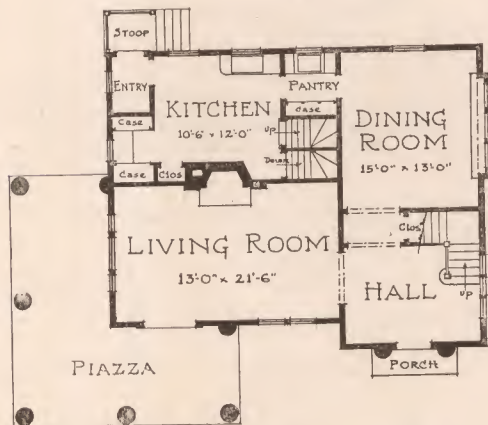
*Adden & Parker, Architects*

THIS HIP ROOF HOUSE, IN EITHER BRICK OR WOOD, IS PRACTICAL AND SUBSTANTIAL

THIS design calls for a sizable lot in a good section of the community, where every factor of value and convenience is right. The living room extends the entire depth of the house. The lower hall has two coat closets. The master chamber has an individual bath room.



SECOND FLOOR PLAN



FIRST FLOOR PLAN

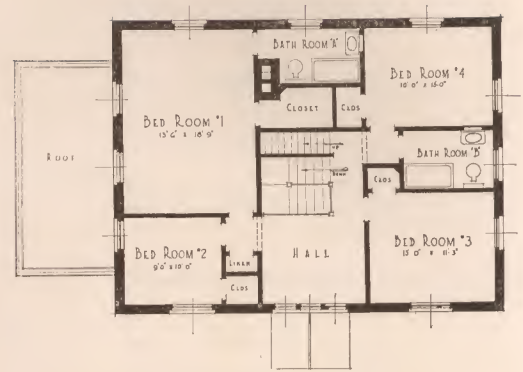
Scale 0 5 10 Feet

H. B. HOUSE
No. 22*Harland A. Perkins, Architect*

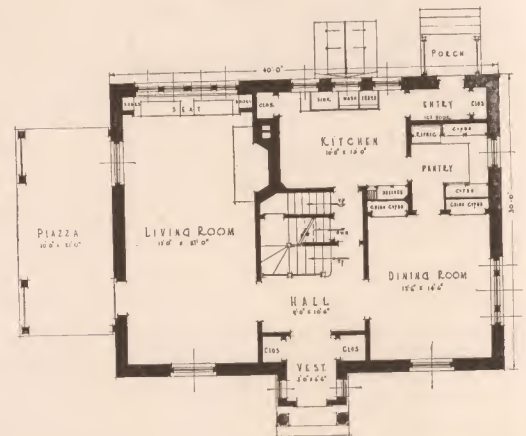
A SHINGLED EXTERIOR SUGGESTIVE OF THE ENGLISH TYPE

A COMPACT nine-room house with lattice porch and wide piazza opening out of the living room and extending well on two sides of the house. The dressing room out of the master chamber is one of the many attractive features of this plan.

H. B. HOUSE No. 17

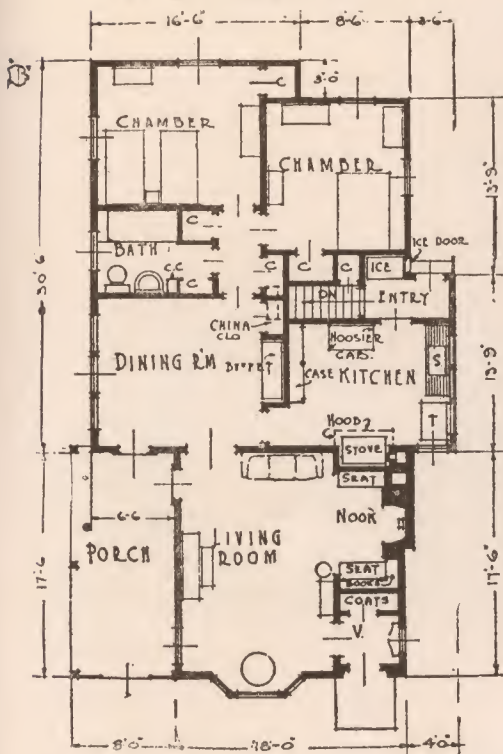


SECOND FLOOR PLAN



FIRST FLOOR PLAN

H. B. HOUSE No. 68



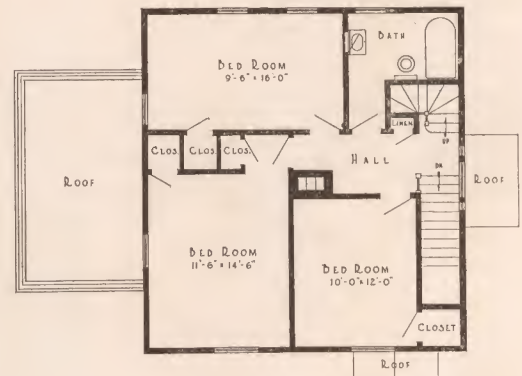
SWEET AND PRETTY—ALL ON ONE FLOOR

THIS five-room Colonial bungalow won a first prize in a recent architectural competition for small houses. It presents a most interesting and convenient plan arrangement, in charming exterior of the Colonial period adapted to a small home. Certainly this design has an unusually graceful character.

A splendid large living room with an inglenook, seats, a fireplace and bay window, practically all of glass, is one of the features of this home.

Shingles stained a warm gray are suggested for the exterior walls surface, yet rough wide siding might be used to good effect. The Colonial entrance door with its fanlight and lantern is particularly distinguished.

Copyright, 1925—Architects' Small House Service Bureau.

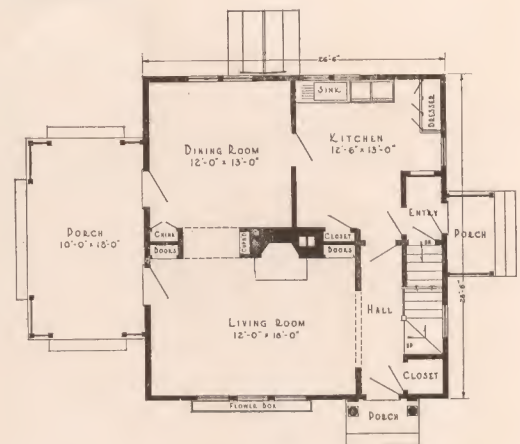


SECOND FLOOR PLAN



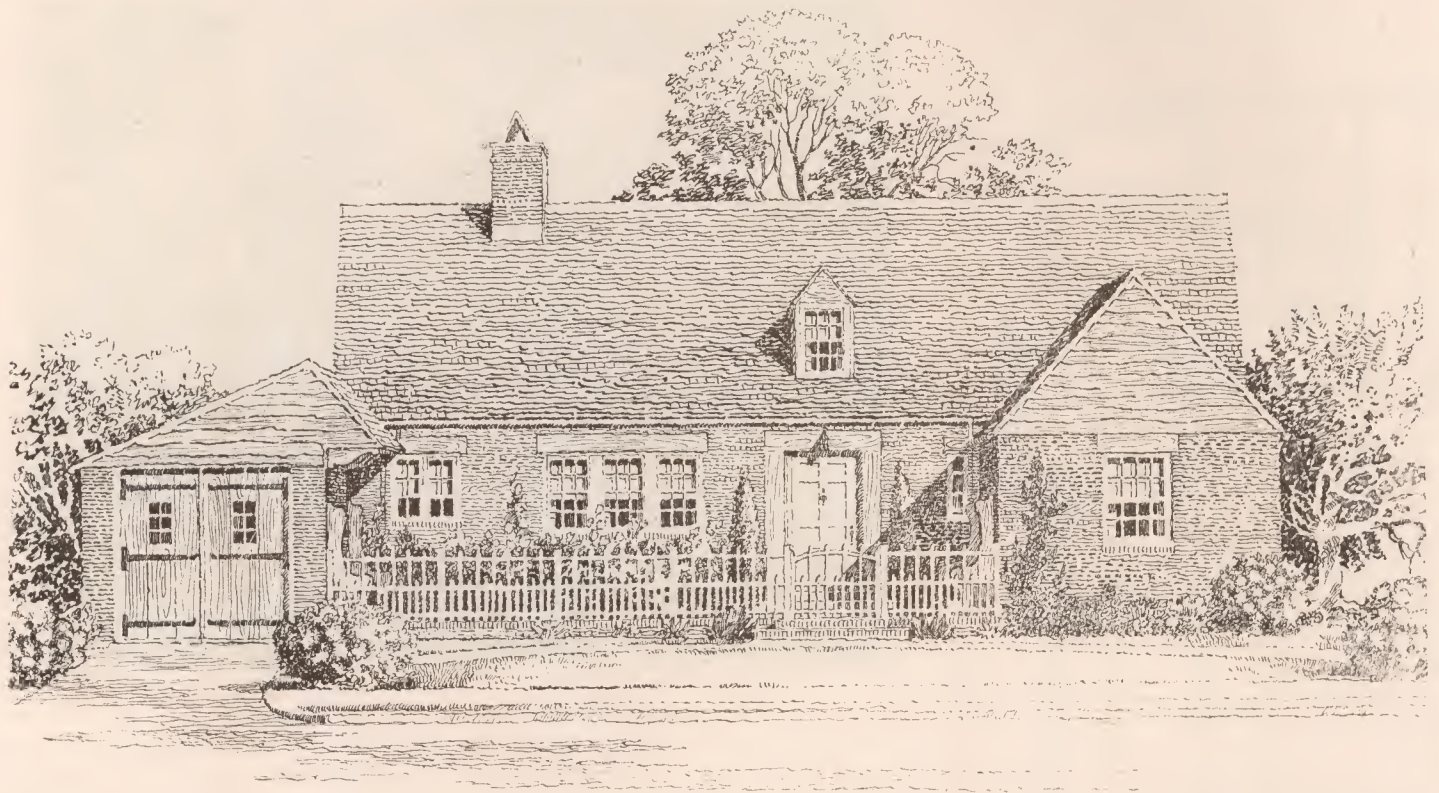
A FAVORITE SHAWSHOEN VILLAGE HOUSE. ABOUT FORTY OF THIS DESIGN, WITH VARIATIONS WERE ERECTED IN THIS VILLAGE

It has a clear touch of the old New England house of early days, to which have been added the later day ornamented front and side porches. Six rooms, bath and fireplace.



FIRST FLOOR PLAN

H. B. HOUSE No. 80



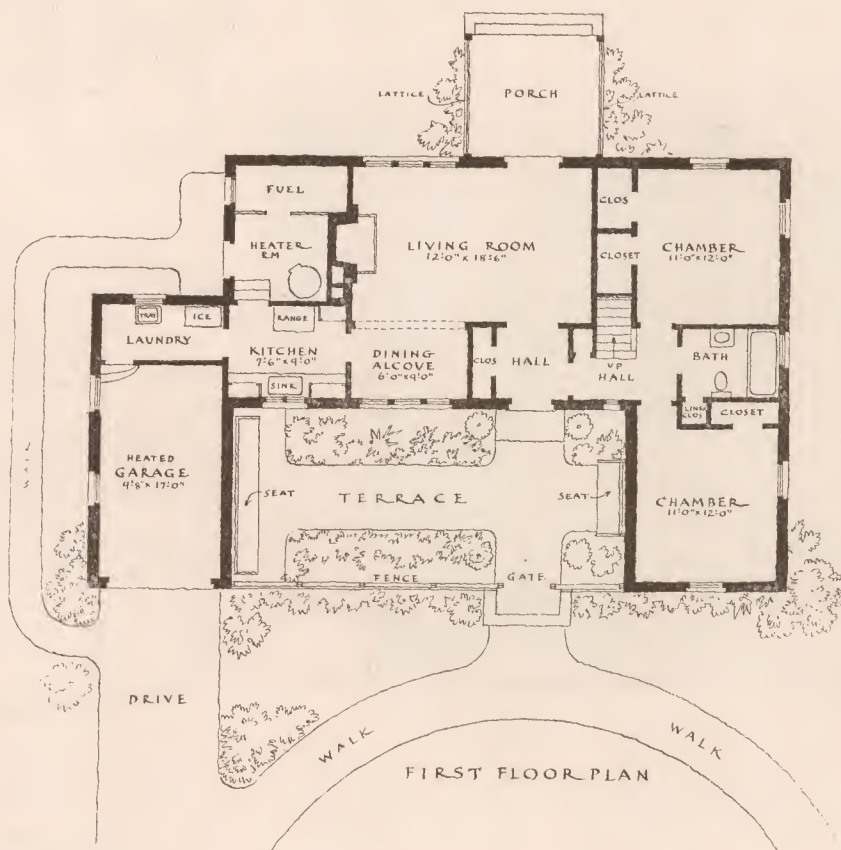
Hannaford & Norton, Architects

By courtesy of Cole & Smith

THIS IS A HOME OF RARE BEAUTY, WITH STRIKING ARCHITECTURAL TREATMENT

This remarkably charming house, with its attractive terrace garden entrance, and its well arranged interiors, recalls the quotation "The making of a home should be a matter of both leisure and affection."

This home is livable from within and without—a reflection of comfort with ease, in combination with Nature's flowers and shrubs—could one desire more in the planning of a home!



METHODS OF FINANCING A NEW HOME

THE CO-OPERATIVE BANK PLAN

IN arranging for a mortgage, that man is favored who has the lesser amount of money but an ample, fixed income. Income is a big factor in any real estate transaction requiring frequent and regular payments of interest and principal. When a mortgagee has sufficient security, all he requires is the liquidation of obligations on the part of the borrower, and in this a stable, healthy income can pay its liquidating part. Foreclosing a mortgage is a "last resort" to recover money loaned.

MORTGAGE OBLIGATIONS—FIRST MORTGAGE

WHEN a man borrows money to assist him in the purchase of real estate, *i.e.*, land, or land with buildings thereon, or to be erected, he enters into a contract with the lender, giving first his note for the sum borrowed, and, as security for that note, he offers the real estate to be acquired. This act creates the obligation which in brief is this: he agrees to pay back to the lender (the mortgagee) the amount borrowed, with interest upon mutually agreed terms, definitely set forth in both the note and the mortgage. This is the primary obligation. Beyond that, is the further obligation, named as conditions, that he will pay all taxes, charges and assessments on the mortgaged premises; that he shall keep the buildings insured against fire, in a sum not less than the sum of the mortgage; that this insurance shall run for the benefit of the mortgagee; and that he shall not commit or suffer any waste or damage to the mortgaged premises or any breach of any covenant made by him.

SECOND MORTGAGE

WHEN a man has borrowed in excess of his own money and that secured from the first mortgage, he then is called upon to execute another note and give the same security as applies to the first mortgage. The transaction is known as a second mortgage, *i.e.*, it is secondary to the first transaction, and similar conditions regarding payment of loan, and interest, taxes, assessments, insurance, care of property, etc., become a part of the documentary evidence of this loan.

The conditions above cited are known as "Statutory Conditions."

Both the first and second mortgagees have the power under law to foreclose and take the property, at least sufficient to protect their interests, for default in the performances of the obligation of the borrower. This power

*Cash Available and Income. First Mortgage
Second Mortgage. Loans from Co-operative or
Savings Banks, Institutions or Individuals.*

is legally known as the "Statutory Power of Sale."

BUYING A HOME THROUGH
THE CO-OPERATIVE BANK

THE Co-operative Bank plan is to the home buyer what its name implies—Co-operation!

Co-operative Banks were created by the State of Massachusetts to assist co-operatively the man or woman who needs financial assistance in the buying of a home. The act is probably the most constructive legislation dealing with the home on the State statute books.

It is the only institution that affords to the individual seeking to acquire a home, a complete plan of financial assistance. This publication knows of no other banking institution or company that can offer or does offer, the same plan under the same conditions.

Generally speaking, all our financial institutions, either by reason of some provision of law, or because of a fixed policy, never loan or intend to loan in excess of one-half or two-thirds of the value of the property. The Co-operative Bank, being Co-operative, owned by its shareholders, and because of its legal structure, can do better than this—it can loan, and loan safely, up to 80% of the value of the property. This value is determined by the Security Committee.

There are good reasons for this liberality in loans. There is no association or bank or company, that has as a part of its security, the strong moral obligations and commitments

which the Co-operative Banking system provides. Its plan of operation is twofold,—it provides monthly for full payment of interest as well as a partial payment on the principal of the mortgage representing the money loaned. This partial payment is reflected in the dues which go to pay for the shares. Then the borrower must be a shareholder in the bank—this is co-operative!

The shareholder participates in all the benefits of the co-operative association as borrower. He secures a larger loan than can be obtained elsewhere. He makes regular and periodical payments which imply thrift and progress toward ultimate cancellation of his mortgage. There can be no "calling" of his mortgage, *i.e.*, a demand for payment, provided he fulfills his obligations as definitely and fairly set forth in the mortgage note and the mortgage deed. He knows that in a period of approximately twelve years he will have consummated this obligation; that he will then own his home free of mortgage indebtedness. He knows that he will not at any time be called upon to pay any exorbitant charge for renewal or extension of the



A DESIGN SHOWING ATTRACTIVENESS OF BROAD SHINGLES
AND OVERHANGING SECOND STORY

Are You Building or Buying a Home This Spring?

We suggest that before making your final arrangements to secure a mortgage, you consult with the Treasurer of your local Co-operative Bank.

Due to a systematic repayment of the mortgage, these banks can loan you up to 80% of the value of the property.

Our plan has stood the test for thirty-eight years.

Thousands of homes have been and are now being paid for by this method.

MASSACHUSETTS CO-OPERATIVE BANK LEAGUE

ROOM 412

53 STATE STREET

BOSTON, MASS.

BOSTON CO-OPERATIVE BANK

Est. 1888

53 STATE STREET

Assets \$4,400,000

MONEY TO LOAN

On 1, 2 and 3 Family Houses

6% INTEREST

FIRST MORTGAGES ONLY

To Yield 5%

Maturing Shares of This Bank

In Units of \$200, up to \$2000

SECURITY: Protected by first mortgages on residence property. Supervised by Massachusetts Banking Department.

YIELD: Have always paid 5%.

CONVERTIBILITY: Quickly converted into cash. Also accepted as first grade security by any bank.

TAX EXEMPT: State and Federal.

Circular on Request

SUFFOLK CO-OPERATIVE BANK

ERNEST A. HALE, Treasurer

Total Resources, \$2,500,000.00

44 Bromfield Street

Boston, Mass.

WEST ROXBURY CO-OPERATIVE BANK OF BOSTON

437-438 Park Square Building

31 St. James Ave.

"Forty-four years in business and has never lost a Dollar of Principal on any Loan."

Buy ANYTIME—SERIAL SHARES—PRIOR SERIES
PAID UP SHARES

Matured Share Certificates Issued to Holders of Maturing Serial Shares

Assets, Mar. 5, 1925, over \$2,650,000.00

Money to Loan

FRANCIS A. MORSE
President

FRANK S. MASON
Treasurer

loan at maturity, and that his payments, provided in regular instalments, are so planned that he can meet them without financial embarrassment.

In brief, the above covers the general aspect of the Co-operative Bank loans to home buyers. Some of the details are further explained in outline only:

Any person may become a shareholder in a Co-operative Bank by enrolling and subscribing for any number of shares in a sale of serial shares of from one up to forty, paying monthly payments of one dollar for each share taken. He need not become a borrower until the need arises. To become a borrower he must first become a shareholder. These acts may be simultaneous in fact.

All Co-operative Banks pay 5% interest or better, compounded quarterly or semi-annually.

The monthly payments continue until they, together with dividends distributed thereon, reach the value of \$200, when the share is considered to have reached maturity and no further payments of dues are permitted, and withdrawal of the value of the share is at the option of the bank.

Shares may be withdrawn upon giving thirty days' written notice but a general practice is to pay the money accumulated upon demand.

The right to borrow money is a privilege of the shareholder, restricted only when the security is considered insufficient to meet the borrower's request for a definite sum; or when loans and withdrawals have been unexpectedly large. When the security offered is insufficient in value, a compromise is ordinarily agreed to.

The principal investment of a Co-operative Bank, *i.e.*, approximately 93%, is first mortgages on real estate. This fundamental policy and provision brings the bank directly to the home planner, who, in applying for a loan, proceeds as follows:—

On blanks furnished by the bank, make written application stating the amount desired, description of the property, location, etc.

The property is inspected by the bank security committee and the loan is either approved or denied.

On land and buildings, a maximum loan would be 80% of its value; or if vacant land, not over 50%.

The loan being accepted, a note is given the bank, secured by a mortgage upon the real estate. As further security, there is a pledge of one share for each \$200 of the loan, and interest on the loan is paid monthly, together with a small fine, if payments are in arrears.

Eight thousand dollars is the maximum loan taken by a Co-operative Bank upon one piece of real estate.

Of the monthly payments, approximately one half is for interest and the other half is applied to the principal loan, thereby steadily reducing, month by month, the home owner's indebtedness.

When a borrower is in arrears on payments for four months, the shares may be declared forfeited and after six months foreclosure by law shall be instituted.

The Co-operative Bank deals only in first mortgages.

No better agency in home building has ever been devised than the Co-operative Bank system of Massachusetts. More and more the prospective home buyer is turning to the Co-operative Bank for both advice and financial aid.

Reduced to simple terms, the service given is Thrift—Savings—Home Ownership!

Following is a table of payments on construction loans, based on a \$5000 loan used by one of the largest Co-operative Banks which shows how helpful they are to one about to build their home.

Payments on Construction Loan, as below:

First 10%, \$500.00 when cellar is in and first floor on.

Second 20%, \$1000.00 when boarded in, roof shingled, and the chimneys built.

Third 20%, \$1000.00 when finished outside and plastered (including skim coat).

Fourth 20%, \$1000.00 when standing finish is up and rough plumbing in, heater connected and plumbing fixtures on premises.

Fifth 20%, \$1000.00 when completed and ready for occupancy and house built according to plans and specifications furnished. House papered. Water connected and grading finished.

Balance, sixth 10%, \$500.00 forty days after completion. Provided that at each payment the property shall be free

from all liens, attachments and other encumbrances, which in the opinion of the attorney for the Bank might affect its title under said mortgage, and all work and materials shall be satisfactory to the Security Committee. In case of construction loan when building is begun, or contracts made before the mortgage is recorded, a bond against mechanics' liens must be furnished, the applicant to pay the reasonable expense to which said Bank may be put for the appearance and service of counsel in any suit or process brought against said Bank by reason of its having made or accepted this loan.

"We planned, we contrived, we visualized—and the substance of the thing hoped for became at last a blessed reality."

LOANS FROM SAVINGS BANKS

THE Savings Banks of Massachusetts have always been a potent factor in the acquisition of homes. Established long before any other corporation agency was used, the Savings Banks financed home building at reasonable rates and modest charges. They continue to do so at the present time with helpful advice and loans up to from 40 to 60% of a fair value of the property offered as security.

Savings Banks are not allowed by law to go beyond this maximum amount of a loan.

The Savings Bank policy of loaning money on real estate differs from that of the Co-operative Bank in that loans are taken for one, two, or three years or in some cases for a longer period at a fixed rate of interest, say, five or six per cent. The bank may, at its option, demand the payment of the loan at maturity, *i.e.*, at the expiration of the time for which the loan is made. The loan



THIS HOUSE CAN BE BUILT AT MODERATE COST

IF ABRAHAM LINCOLN were alive today he would have a problem in emancipation as important and on a larger scale than freeing the slaves of his time.

There are more slaves to be freed and more men like Lincoln needed to preach the doctrine of freedom. These slaves are the rent payers of the nation. They flit here and there, seeking respectable quarters within their income, something difficult indeed to find.

The Co-operative Bank is an institution after Lincoln's own heart. By its loaning service it helps to provide the fund required to establish them in homes where they are free, so long as they live, of the hoodoos of the rent collector and the moving van.

We took the "If" from "Thrift."

WORKINGMEN'S CO-OPERATIVE BANK

73 CORNHILL BOSTON, MASS.

*Your Savings are Safe
"At the Sign of the Clock"*

Our last dividend was at 5%.

MERCHANTS CO-OPERATIVE BANK

51 CORNHILL, BOSTON, MASS.

MONEY TO LOAN

On First Mortgages, in Boston and Suburbs, One and Two Family Modern Houses
Owner and Occupant Preferred

LIBERAL PAYMENTS ON CONSTRUCTION LOANS

Assets, \$19,500,000.00 Reserve Fund, \$555,000.00

Call Personally with Deed

Shares Always on Sale
The time to start is NOW

Volunteer Co-operative Bank

120 Tremont St.

Main 4200

WE LOAN UPON REAL ESTATE **6%**

Within 12 miles of this city. Monthly payments required cancels the loan in about 12 years
Call personally.

Any Amount up to \$8,000

Borrow the Money for your Home

On the Co-operative Bank Plan
Pay it back Monthly

Money to Loan on Real Estate and advanced for building

THE WOLLASTON CO-OPERATIVE BANK

80 BEALE STREET, WOLLASTON

BOSTON OFFICE

1135 Old South Building

FEDERAL CO-OPERATIVE BANK

79 Milk St., Boston

BRANCH OFFICE

547 Columbia Road, Dorchester

Shares may be bought at any time

LAST DIVIDEND

5 1/2 %

The PIONEER The HOMESTEAD The GUARDIAN

CO-OPERATIVE BANKS

WILLIAM D. ELDREDGE, Treasurer

First Mortgages or Monthly Savings

New Shares or Old Shares for Sale at All Times

Paid-up Certificates Issued Which Draw Interest
from Day of Deposit

Oldest Co-operative Bank Office
in New England

CIRCULARS

36 Bromfield St., Boston, Mass.

Telephone Main 3382

then must be paid or renewed, in whole or in part, according to new agreements. If the mortgaged property has increased in value, or maintained its value; if conditions have been met and payment of interest, taxes, etc., have been promptly made by the mortgagor (the borrower), the bank, as a general rule, will either renew the loan for another stated period, or allow the original loan to stand "as is." In the latter case the bank retains the right to call for the payment of the original loan, or any balance thereof, at its pleasure.

Interest on Savings Banks loans are paid semi-annually unless otherwise agreed upon. Partial payments on the loan are allowed if paid on any interest date, but there is no compulsory provision for reducing the principal loan unless so provided in the note. Many savings banks now require periodical payments on their loans. Savings Banks loan only on first mortgages.

LOANS FROM INSTITUTIONS OR INDIVIDUALS

LOANS on real estate may be obtained from various institutions, life insurance and trust companies, or individuals, upon terms and conditions similar to those made by the Savings Banks.

Applications for loans receive more favorable decision if plans are the product of a reliable architect, rather than the "stock plans" so extensively advertised for the home planner.

SECOND MORTGAGE LOANS

MANY home buyers require more money than the cash in hand or that secured from the first mortgage to enable them to buy the home, or the property; a second mortgage loan then becomes necessary.

Often the seller will take the second mortgage, or the agent selling the property will arrange a second mortgage with some individual or corporation making a specialty of such loans. Under many circumstances a second mortgage is an expensive burden; if the loan is financed through a mortgage corporation or an individual making a business of second mortgages, interest charged will run from eight to sixteen per cent, according to the security, the ability and integrity of the borrower, or the speculative nature of the transaction. In addition there are rather large charges for placing or taking the loan, examination of title, etc. An exception is made in cases where the seller himself or his agent takes the second mortgage, upon reasonable terms, as a means of making a sale. This is a common procedure by many speculative builders, especially of two family houses.

Second mortgage notes call for definite payments at specified times and, when renewed, may and generally do require the borrower to bear again the same original expense as when the loan was first made. The advice of a good lawyer is helpful when a second mortgage loan is contemplated.

CONSTRUCTION LOANS

THE best method of financing during the building process is to arrange for a permanent loan before starting, with the amount of the mortgage mutually agreed upon, and security, plans, specifications, and character of both contract and building contractor approved by both parties. The individual, or the bank taking the loan, will agree to pay in instalments as the work

QUINCY CO-OPERATIVE BANK

*The largest Co-operative Bank
in Norfolk County*

Assets over \$4,000,000

Money available for spring building or buying

Apply Now

1372 HANCOCK ST.
Quincy

Frank A. Reed, Treas.

Construction Loans a Specialty

IN MEDFORD AND VICINITY

Medford Co-operative Bank

25 HIGH STREET

MEDFORD, MASSACHUSETTS

MONEY TO LOAN AT 6%

Permanent or Construction
Funds always available

For more than 25 years dividends have been paid at the rate of 5 $\frac{3}{4}$ %, shares maturing in 141 months

Security Committee meets every Thursday evening at the bank.

Bring plans if going to build.

WATERTOWN CO-OPERATIVE BANK

"A Bank for Everybody"

56 MAIN ST., WATERTOWN, MASS.

Established 1888

Assets \$7,500,000

Money to Loan for home building and buying.—Application blanks furnished on request.

Save by Mail—Shares always on sale.—Serial Shares issued in May and November of each year.

Stoneham Co-operative Bank

Stoneham, Mass.

WINCHESTER CO-OPERATIVE BANK

*Money to Loan on
First Mortgages*

11 Church St. Winchester, Mass.

*The Best Way for the Average Man to
Get a Home*

Is to Pay for it Monthly, like Rent

The Lawrence Co-operative Bank
Will Help You. Ask us all about it

LAWRENCE CO-OPERATIVE BANK
206 Bay State Building, Lawrence, Mass.

Dial 27546

Branch Office, Andover Nat'l Bank, Andover, Mass.

CONSTRUCTION LOANS

at 6% Per Annum

WALTHAM CO-OPERATIVE
BANK

45 MOODY STREET
WALTHAM

Tel. Waltham 0896 or 0897

MONEY TO LOAN

On Real Estate Mortgages

at 6% interest

CONSTRUCTION LOANS SOLICITED

Winthrop Co-operative Bank
WINTHROP, MASS.

progresses. The home builder is required to pay interest on the sum borrowed from the date of the mortgage note.

The second method is to obtain what is known as a temporary or construction loan, which operates to the same end. Interest charges for such a loan are approximately from six per cent to twelve per cent a year and in addition there is another charge of one per cent for service. To this is added the cost of title examination, and of preparing and recording the documents. There are companies of reliability that operate economically and favorably to home planners.

The construction loan is more generally used by speculative builders and may for the home planner be attended by more or less trouble and disappointment, both as to final cost and results, unless care is exercised in the selection of the construction loan company with whom the building arrangements are made.

Construction loans generally provide for six or seven payments and this arrangement has advantages because the builder gets his money more often than he can through the bank.

There are construction loan companies, who, at the completion of the building operations, will obtain the permanent mortgage necessary to complete the financing of the home. One should avoid loading down the building contract with extras, so that when the house is completed the final cost has reached such proportions that delay and extra expense are incurred in arranging for a larger permanent loan than was originally contemplated.

Before making the final payment on the building contract, the owner should know and, if the bank is mortgagee, it will know, that all the bills for wages and materials have been paid. This delays the final payment for a period of forty-three days after so-called completion of the work. Failure to do this may lead to a mechanic's lien for labor or an attachment for unpaid materials, causing trouble, delay and expense.

The American Institute of Architects issue standard building contract blanks which are obtainable from any responsible architect.

PURCHASING LAND ON DEFERRED PAYMENTS

THERE are two well-established plans in the acquisition of building lots on what is known as the "deferred payment plan."

1. Purchase, with delivery of deed at time of initial cash payment, giving mortgage note providing for regular payments for the balance of the purchase price. This gives immediate title to the land.

2. Purchase with no delivery of deed; simply a cash payment on account, with an agreement that the seller, or the selling company, will accept instalment payments but will not convey title until the full purchase price has been paid.

Dealing with a financially able, sub-division operator, this latter method is safe; with any other, the purchaser may never obtain the land and probably will have lost the money that had been paid on the lot. There are operators who buy large acreage, mortgage it for all that a blanket mortgage will carry, securing partial releases on each lot when actually sold and fully paid for. Should any financial trouble arise and the blanket mortgagee foreclose, the intending lot buyer's interest may be worth little or nothing. So it is wise to repeat, deal only with reliable, sub-division operators, with men known to be capable and honest.



6-A-60 Copyright, 1925—Architects' Small House Service Bureau.

DUTCH COLONIAL SIX ROOMS—GAMBREL ROOF

Waste space is entirely eliminated in the home shown here. It includes such desirable conveniences as a coat closet, broom closet on both floors, dining alcove and linen closet. The style is true Dutch Colonial. The house is beautifully proportioned both in plan and exterior.

WAVERLY CO-OPERATIVE BANK

WAVERLY,
MASS.

To Prospective Home Builders

THE family that saves money with the view in mind of becoming a home owner is repaid many times when the goal is finally reached.

Determine to have a stake in your community. If you are not in a position at this time to finance the building or buying of a home, the Co-operative Bank will show you how to place yourself in such a position.

Our bank stands ready to assist all in the buying or building of a home. Our system of saving and financing is within the reach of all.

Inquiries are solicited

READING CO-OPERATIVE BANK
MAIN STREET, READING, MASS.

PRESENT RATE ON
BOTH ORDINARY SHARES
AND MATURE SHARE
CERTIFICATES

6%

ASSETS \$4,700,000.00

WINTER HILL CO-OPERATIVE BANK

88 Broadway

Branch: Teele Square

SOMERVILLE, MASS.

WE INVITE HOME BUILDERS

To Communicate With Our

MAIN OFFICE, 622 MASSACHUSETTS AVE.
ARLINGTON, MASS.

In Regard to Financing Their Homes

*We have established the following locations for
payment of dues, interest and fines*

Webster-Atlas National Bank, 199 Washington St., Boston
Walter F. Angus & Co., 201 Mass. Ave., East Arlington
Pierce & Winn Co., 10 Park Ave., Arlington Heights

ARLINGTON CO-OPERATIVE BANK
ARLINGTON 0065

PLAN CAREFULLY; CONSTRUCT WISELY; FINANCE SAFELY

The Architect: By WINTHROP D. PARKER, *of* Adden & Parker.

TO a large number of people contemplating the building of a home, the word architect means one or all of the following things: nothing; a needless expense; a luxury to be enjoyed if one can afford it; or an impractical person lacking all business sense who, if employed, is bound to have his own way, whose services will result in extravagance, extras and disappointment. Such being the case, a builder is called in, or perhaps an "architect and builder," and the result is anticipated with confidence.

What is an architect? What does he do? How does he work? What has he of value to sell to the home builder? How much does he charge? Webster's Dictionary defines architect as "one versed in the art of building and the various styles of architecture; one who plans or designs buildings and superintends their construction." There is little enlightenment in this for the home builder. What he or she wants to know is the practical advantage to be gained from employing an architect.

In the first place, a properly equipped architect can be of use in advising in the selection of a lot of land for the prospective home. One or more lots may be available and the choice hinges upon questions involving drainage, adaptability to building purposes; expense of grading; exposure to the sun; views and outlook; character of neighborhood and surroundings in relation to future development and their consequent effect upon the value of the property. One visit to the property in the company of an architect may save the client many dollars in money expended for unnecessary work, in depreciated value of his property, or in satisfaction obtained from the utilization of some hitherto unnoticed advantage of prospect or site.

Even before buying a lot most people have well determined ideas as to the number and arrangement of rooms they require, and the general character of the house they wish to build. Having determined these points they buy a lot and may start to build, giving no thought as to whether the principal rooms will have the benefit of the sun in winter, the piazza the prevailing breeze in summer, and the whole the most advantageous point of view from both within and without. It is one of the functions of the well-trained architect to consider all of these points, and by study it is generally possible to retain the essential elements of the client's idea and en-

The Architect. The Contractor, and The Building Contract. Fire Insurance.

sure at the same time the benefits of the points noted.

Up to this stage of the work, the architect, if

employed, has visited the site and fitted the client's ideas to it so as to take advantage of as many of its favorable aspects as possible, in the form of floor plans, which are called "rough sketches" or "sketches." He has also made some preliminary studies of the exterior in a style appropriate to the surroundings, and a "perspective" or picture, so that the client may form a fairly accurate idea of how the house will actually look when built. Some architects, or even clients themselves, if they are clever with their hands, make a pasteboard model of the house, model the lot in wax, place shrubbery and trees made of sponges about it, and so are able to view the "estate" from all directions.

With the sketches made, it should be possible for the architect to make a very close approximate estimate of the complete cost of the house, by reckoning up its cubical contents and using the price per cubic foot of some similar house recently built. To do this requires an understanding with the client as to the type of interior finish and painting, kind and quality of heating, plumbing and elec-

tric work, hardware, refrigerator, gas heaters, window shades, wall paper, light fixtures and all the other items except the movable furniture which must be reckoned into the total cost of the house ready to move into. Items often overlooked in estimating the total cost of the undertaking include local permits, entrance to sewer or other provision for care of drainage, insurance while the building is under erection, coal for temporary heat, should the house be built during cold weather, finished grading, and planting. If a more careful estimate is desired, it is often customary to ask one or two contractors, who will be invited later to submit a formal bid, to look over the sketches and give an approximate estimate. For this to be reliable, it is necessary to go over the plans carefully with each contractor, and to provide him with a list of outline specifications.

If the price is satisfactory to the client, the architect proceeds to the next step, the making of the so-called "working drawings" and the writing of the "specifications." If the approximate price is too high, the owner may decide to cut down his requirements, or he may postpone building until the future. In the first case, the ar-



Adden & Parker, Architects

MAXIMUM BEAUTY IN THIS DOUBLE HOUSE

chitect will "revise" the sketches as a part of his regular services, unless a complete new scheme is desired; in the case of postponement the owner may pay him for "partial services" and discharge him or simply pay him a sum on account until such time as he decides to proceed with the work.

The "working drawings" are simply the sketches carefully developed and with such dimensions and explanatory details as are necessary for the contractor in making the formal bid and in later erecting the building. The "specifications" contain the contract form in blank, "general conditions" governing both owner and contractor, and a careful description of the work supplementing and explaining such points as are not made clear in the drawings.

In the working drawings and specifications lie the pitfalls for the careless architect and the inexperienced owner. These are the cause of the "extras" which have unfortunately become, in the minds of many people, associated with the employment of an architect, influencing them to employ a contractor or "architect and contractor." The fair-minded and informed critic will, however, find the same "extras" cropping out in the work of certain builders, "architects and builders," and engineers employed as architects and others acting in the capacity of architects. Only by experience and the utmost care, both on the part of architect, and owner, can they be eliminated, but it is not only possible, but frequently done where the owner and architect are in complete understanding and co-operation.

During the completion of the working drawings and specifications the owner and architect decide upon the various items which enter into the completed house, some decisions requiring visits to various stores and supply houses. Finish, exterior and interior, whether painted or not; floors; fireplaces and mantels; dados, picture moulding, cornice, bookcases; kitchen, pantry and closet fittings; tiling, linoleum; hardware, plumbing fixtures, lighting fixtures, refrigerator, gas heaters; window shades, screens, door mats, storm windows or weather strips; heating system; sometimes wall papers, hangings, rugs and furniture. Upon all of these things the advice of a well-equipped architect is of value, sometimes in preventing the use of an inferior article, sometimes in advising against the use of superfluous material, such as double hangings in a small house, or needlessly expensive fabrics or furniture for a given place, recommended by an ambitious salesman, all of which is a direct financial saving.

Having completed drawings and specifications, the next step is to secure estimates upon them. It is here that the time and patience expended upon a thoroughly worked out set of plans and specifications show for its full value. With the approval and advice of the owner, the architect invites bids upon the plans and specifications from preferably not less than three or more than five contractors. These contractors should be of established reputation for reliability and all should be of about the same class. Contractors, as well as architects, may be divided into classes the same as stores, restaurants or amusements: some furnish a better product than others, and fairer competition is obtained when all the bidders do about the same class of work. Furthermore, a contractor should not be asked to put his time into estimating a job unless the owner is willing for him to do the

work, should his bid be the lowest. With carefully worked out plans and specifications this method of securing bids should ensure the owner of the services of a capable contractor and the bids which he has received will enable him to judge as to the reasonableness of the price. If the price is too high, it is sometimes possible to reduce it by going over the bids of the two lowest bidders, or even of the lowest bidder, item by



Adden & Parker, Architects

A BRICK SINGLE OF PLEASING DESIGN

item, and making omissions, but as a rule such items are in the end put back. Having arrived at a satisfactory price, the contracts are filled in by the architect, signed by the owner and the contractor, and the work started. It is generally wise to have the house located or "staked out" by a surveyor or civil engineer under the supervision of the architect, subject to the approval of the owner. Very important are the height of the first floor above the grade, the distance from street and party lines, and the angle of the house in relation to sun, street and view. These have all been considered in studying the problem, but oftentimes some modifications are advisable when the actual staking out upon the lot takes place.

Once building operations have begun, the architect must furnish the contractor with full size drawings of such things as water-tables, cornices, porches; interior finish, stairs, mantels and other items; fences, gates and lattice, if there happen to be any. He also makes periodical visits to the job as the work progresses, generally weekly, sometimes oftener, according to the progress of the work. He also checks up the work done and approves the payments to the contractor, which are generally made upon a monthly basis, upon work completed, the final payment being made after a lapse of thirty-five days from the date of completion of the job.

It is becoming increasingly advantageous to an owner to employ an architect for the following reasons: through magazine publications and instruction in our schools the standards of planning and design of taste in domestic and house architecture and its surroundings have been greatly raised and will continue to improve. It is good business when building a home to have in mind the possible need or desirability of selling at some time in the future, from whatever cause. The person with a well-designed, well-planned house and grounds, no matter how small, possesses a much more valuable asset than one with a so-called carpenter's house. There are many plans upon the market today which can be bought for a nominal price and are well worked out, but, as we hope this

article has shown, there are many things in which an architect's advice would be very helpful even when such plans are considered.

In selecting an architect, his experience, availability, personality and type of work he produces should all be taken into consideration. Some men

are easier to work with than others; some are better fitted by experience in house work than others; some have too much business to give personal attention to the smaller jobs; some are better at one type of work than another. The officers of the local chapter of the American Institute of Architects will advise as to the selection of a proper architect if the prospective builder has no other source of information. Most of the larger cities have such chapters and they contain in their membership a majority of the established and experienced members of the profession. Very often a draftsman not in business for himself, but a member of some office, is available, or a young architect just starting out for himself. Sometimes such men are well-equipped and what they lack in practical experience is made up in a closer personal attention to the work than is possible from an older man with a larger practice. After the architect is selected it is customary to sign an agreement with him covering the services to be rendered and the amount to be paid for them.

The customary fee for complete services of an architect is six per cent of the total cost of the work under his supervision, but in house work of the smaller type today

many offices charge eight per cent or even ten per cent and have hard work to make any money even at those rates. Partial services may be secured by mutual agreement and there is a growing tendency to agree upon a lump sum for full services.

THE CONTRACTOR

THE contract for the finished house should be placed, under a competitive bidding process, with a single contractor who will be responsible for the entire job. This plan is recommended as the best. This contractor will sublet the work of building the cellar, the heating, electrical work, fire-place and chimney, plumbing, etc., and is responsible for workmanship and materials.

A dependable contractor is ordinarily better able to secure both labor and materials and to judge the quality of the work than the home builder. Many err by letting work on their own initiative to separate contractors, under their own personal supervision. This plan makes for confu-

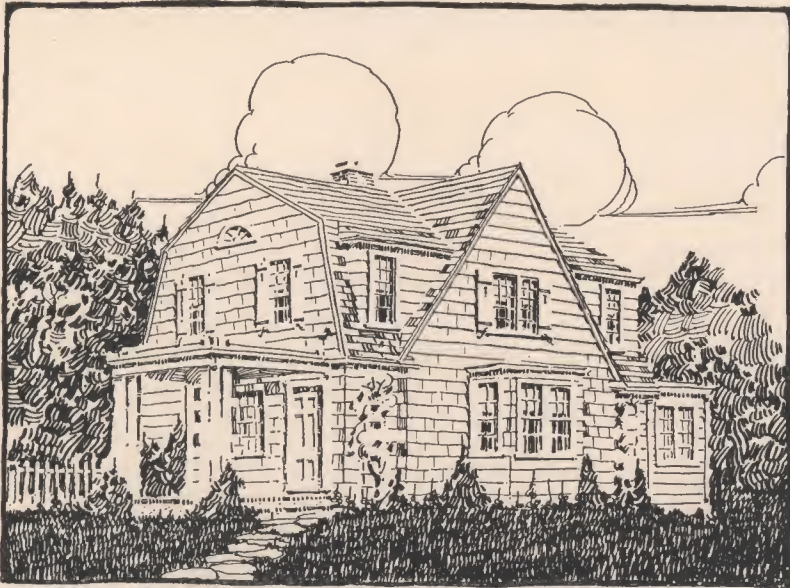


A DINING ROOM OF RARE ATTRACTIVENESS; RICH IN ITS ANTIQUE FURNISHINGS

sion, generally with unsatisfactory results, unless the owner has good knowledge of construction procedure. Avoid changes during construction as the prices for extras are costly, and are not generally obtainable under competitive bidding.

The building contract requires unusual care in preparation. Few laymen have the required skill and ability. Hence the reason for an architect's assistance, because a contract should follow legal requirements and be fair to both parties. A good form includes a provision for arbitration on disputed points. In most communities, a building permit is required before beginning operations. One should always remember that there are building codes, housing codes, or a zoning ordinance that must be satisfied.

Once your name is attached to an agreement it becomes a contract, and as such you are obliged to carry out what you have agreed to do. You may later question some feature of the agreement which you have not sufficiently considered before you signed. Deal always with a responsible contractor, one who is financially able to carry the building operation to a finish.



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The average American home planner is generally forced to build with an eye to the future sale of his home. When this is the point of view, made so because of the financial circumstances, he should never lose sight of the fact that probably, for a considerable length of time at least, he is to occupy that home and is entitled to the comforts of the best that his means will provide. The fact that at some future time he may feel called upon to dispose of his property by reason of removal or other condition, suggests the inadvisability of building a home in



AN ENTICING ENTRANCE

any style of architecture which reflects his hobbies or his personality in too strong a way; in other words, that home should not be marked by any of the owner's eccentricities.

FIRE INSURANCE

THE protection of the material home and its furnishings against loss by fire is the home owner's first obligation. The cost must be in every home planner's budget. There are two plans under which fire insurance policies are written: the one by Stock Companies and the other by Mutual Companies.

STOCK FIRE INSURANCE COMPANIES

FOR a specified sum called a premium, any insurance agent will issue a Stock Company policy for any amount up to the value of the buildings or furniture insured for a period of one, two, three or five years; the longer the period, the less the pro rata premium. In case of total loss by fire the insured can recover the entire insured sum; or in case of partial loss, can recover up to the principal sum named in the policy. On the assumption

that the percentage of houses totally destroyed by fire is very small, many home and property owners insure only up to 50% to 60% of value, claiming that the risk beyond this amount is negligible and out of line with the cost of the additional insurance.

If property is mortgaged, the insurance policy or policies are assigned to the mortgagee "as his or its interest may appear."

MUTUAL FIRE INSURANCE COMPANIES

WHAT has been said in the preceding paragraphs regarding amount of insurance to be carried, applies in the main also to the Mutual Companies. There are these differences, however; the insured in Mutual Companies has a personal responsibility, *i.e.*, in event of financial embarrassment, the insured is personally liable for any amount equal to his premium on insurance policy in force at the time. This responsibility is of small moment when one is dealing with any of the old time or strong



companies of the present day; but it does exist as a matter of law.

Mutual Companies return yearly to their policyholders, *i.e.*, the insured, a dividend of from 15% to 25%. Thus the net cost of fire insurance is less than in Stock Companies where there is no element of personal liability.

It is a fair statement that the honestly and ably managed mutual fire insurance company is as safe as is the honestly and ably managed company of the other type. The type of organization is not of so much consequence as the manner in which the company is operated and managed. These are the questions which have a bearing on the safety of the company apart from the service to policyholders.

YOUR MORTGAGE

You and I are in similar situations. We have earned a home after careful planning and the help of a mortgage. Let's repeat—"and a mortgage."

You expect to pay that mortgage one of these days if everything goes well. But suppose you were taken away, what would happen? Could your family take care of it? Why run the chance when you can permanently place the mortgage beyond the reach of chance through mortgage insurance?

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BUILD FOR DURABILITY, APPEARANCE AND ECONOMY

THE foundation of a house requires equal study with the house, for your home should rest upon a solid foundation. In our part of the country a cellar or basement is necessary for the heating plant, coal bins, wood and vegetable storage, ashes and laundry. A good height is 7½ feet in the clear. The excavation is ordinarily easy, unless there is ledge work. Walls may be of stone, concrete or cement poured, or in blocks; partitions of fireproof concrete blocks, or brick.

On sloping lots, foundation walls can be so planned as to require a minimum amount of dirt excavation. Land that slopes toward the front offers good opportunity for a built-in garage as a part of the house construction. The same is true of the lot sloping in the opposite direction with the added advantage for planning the laundry and basement entrance on the lot level.

The matter of elevation of the building should be considered in consultation with the architect or surveyor. Allowance for grading, for minimum excavation, for care of surface and sub-soil water are questions of the utmost importance.

The basement should have plenty of windows to give a light cellar and reasonably sunny cellar with a bulkhead of good width with ample head-room.

The strong argument in favor of a cement house is its imperishability. The arguments in favor of cement are that it is fireproof; that it is warmer in winter and cooler in summer; that it is cheaper than brick, although a little more costly than wood; that it is more economical in repairs and paint costs.

The concrete block construction does not appear popular in the Eastern section of the United States and it is not recommended except in isolated instances because of its general unsalability. The cement block garages, however, are popular.

LUMBER

ANY building problem should be preceded by some study of the various woods and their respective value. To familiarize oneself with all materials entering into the construction of the home is not only wise but can be made a pleasant educational task. Many persons are prone to rely on precedents or at least to accept certain standards of quality without any basis of intelligent information. To them, wood is wood, cement is cement, brick is brick. It is quite different in the final analysis.

*Excavation. The Foundation. Building Materials.
Lumber. Cement. Brick. Wallboard.*

dollars spent for a home.

In earlier days pine was cheap. Then followed spruce where rough, moderate price lumber was required. Today New England is in close contact with the great lumber markets of the Northwest, thanks to the Panama Canal and the cheapness of water transportation. Fir lumber from the Far West competes in price with our Northern New England spruce and that from the Eastern provinces of Canada with a record of longer life.

For boarding-in, roof boards, and rough underfloors, the Eastern hemlock and spruce lumber have been supplanted by the yellow pine boards from the Southern

There is an old saying in law that "ignorance excuses no person," but ignorance has no rightful place against the good

States, delivered all in one width of eight, ten, and twelve inches and even lengths of twelve, fourteen and sixteen feet. These are reported to be in turn yielding to the fir and hemlock boards from the West Coast now plentifully obtainable in ten and twelve inch widths and even cut lengths with prices at about the same level.

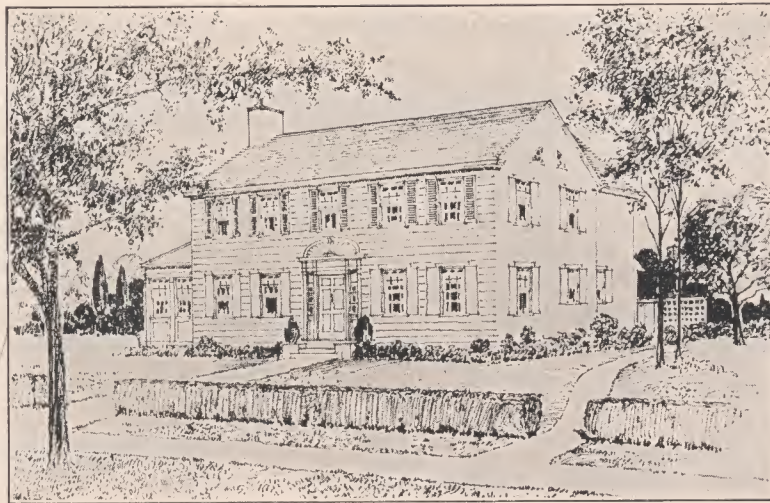
The modern and plain clapboard is also a Western product in the main. Red wood, red cedar, and fir are substituting for the

diminishing supplies in the forest areas of the East, although in this connection one cannot doubt the merit of the yellow pine and cypress of the South.

The two most popular sidings are the stained shingle and the Colonial siding, known as the bevelled variety, largely sold in cypress and red cedar. Prospective builders can learn a great deal from any of the large lumber companies whose business it is to card-catalogue the various and desirable woods according to their beauty, utility, and long life. They will tell of the care and labor expended to saw properly and air-dry, then kiln-dry the rough boards for weeks before they are sent to the planing mill, and loaded in assuredly dry cars to be shipped to the New England market.

This is the process in brief of the dry outside finished boards which are recommended in all well thought-out building specifications.

The inside finished woods should be selected with especial care. For natural finish where the grain of the wood is to be preserved there are the gum, oak, beech, cypress, and Southern pine. For painted wood work, one does not need to be so particular but all interior trimmings, moldings, door and window frames should be of high grade stock.



THERE IS CHARM, DIGNITY AND SUBSTANCE TO THIS HOUSE

There are various materials available for the exterior covering of wooden buildings. In these later days the wide clapboard and the stained wooden shingle are replacing the narrow clapboard of the earlier days. In houses of colonial types, the wide clapboard is strikingly effective; on the small house, stained shingles are particularly adapted to the side walls; and the fact that they may be secured in any color or shape desired enables one to play with his fancy in color combinations. Compared with the cost of siding for the covering of side walls, stained wooden shingles often show a saving. Shingles must be of high grade, clear from knots, and properly stained. When shingles are stained in the proper manner with good colors the expense of recoloring and early painting is reduced to the minimum.

The roof calls for a special consideration in the design, because the comfort and size of the second story rooms are determined by the pitch and shape of the roof, while the exterior depends merely upon the design of the roof. There are a number of standard roof coverings besides wood shingles, and it is a matter of individual taste as well as of cost to decide among these.

SUBSTITUTES FOR PARTITIONS, WALLS AND CEILINGS

THERE are several approved standards of wall boards as substitutes for plaster. The utility of a first quality wall board has been demonstrated, and panelled walls and ceilings, constructed with such wall board, are pleasing to the eye and are more or less artistic. Panelled rooms have come down the centuries in wonderful effects through woods of fine and decorative grains. The wall board is simply a re-introduction of the old architecture by substitution of a less expensive material.

Wall board yields to many panelled designs and imitation beams, and, when properly applied and painted, or its surface otherwise treated, can be made very decorative. Its introduction in unpretentious homes and bungalows is gaining each year. The use of stencils on wall boards opens, too, a wide field for creative and unique designs.

In remodeling a house, wall board can be used to good effect and is economical in cost and application. It can be laid over the old plaster provided the plaster has an even, smooth surface.

FLOORS

WHEN one is building or remodeling, one is at once aware of the desirability of hardwood floors. As a matter of fact, the added cost of them is money well invested. Floors should be sanitary and easily taken care of and should be so constructed as always to look fresh and neat, with the least possible attention. For purposes of remodeling, the 3-8 in. oak flooring, laid at right angles to the softwood floor, will cost but little and will repay the slight expense in long wear and comely appearance.

THE RENTER'S DEPENDENCE

THE renter is humiliatingly dependent on his landlord. He must ask for every repair; he must await his landlord's pleasure; he must comply with his landlord's whims as to children, or dogs, or cats, or chickens, or garden. He knows not what day the property may be sold, his rent raised, or he may be ordered to vacate.

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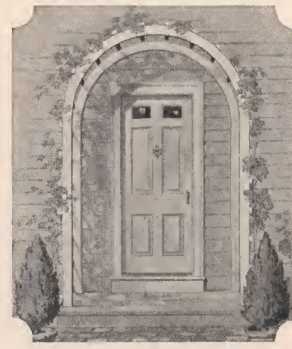
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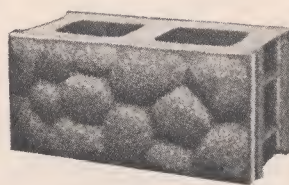
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ROOF MATERIALS

FOUR factors, at least, confront the home builder when it comes

to the roof. First: cost; second: appearance; third: longevity of the roof material; fourth: a fireproof roof.

Cost is affected by the type of the roof construction and material used for covering. In order of expense there is the first quality wood shingle, followed by one of the many good "named" asbestos or composition shingles, tile, and slate. Many cities and towns, by rigid building laws, definitely specify roof materials that may be used.

The manufactured or prepared roofing in shingle patterns are obtainable in various colors and should be applied in strict accordance with the manufacturers' directions.

ROOFING TILE

THE prospective home owner is becoming more interested in the use of terra cotta tiles as a roof covering. The best tiles for roofing purposes are those manufactured from shale or a hard formation of clay, and fired under intense heat to a vitrified degree.

A tile roof can be constructed to harmonize in design and shade with any building and now that slate and other roofing materials have so advanced in price, terra cotta tile roofing is rapidly gaining in favor.

Briefly, the arguments in favor of roofing tile are their

*The Roof. Roofing Materials. Roofing Tile.
Insulation.*

fireproof qualities, a point generally recognized by insurance companies; their non-conductivity to heat

and cold which secures a result directly opposite to that from roof of slate; their durability, and artistic appearance.

In addition to the more common Spanish roll tile, there is the Shingle tile, varying from the plain reds and browns to the rough-textured greys and greens.

Any construction that is properly built for slate will carry tile safely and under some conditions no additional strength of framing is required to use tile instead of wood shingles. It is an interesting fact that the snow load on a tile roof is from five to ten pounds per square foot less than on wood shingles, this being due to the fact that vitreous tile does not hold snow as a damp wood shingle does.


Roofs of tile should be laid by men trained in tile work who appreciate the merit of the material.

The use of this material for the small house roof may be somewhat more in cost than that of other materials but it is one of the best investments that a home owner can make, as the first cost is absolutely the only cost, and, there is no item ever necessary for the up-keep or replacement.

INSULATION

THE high cost of fuel has brought to the attention of builders the importance of wall and floor insulation. Much accurate data have become available as to the rate at which heat leaves the house by transmission through walls, ceilings, and roofs. Much study of these data has guided architects to the designing of much warmer structures, with the result that a house well insulated will not only keep out the heat of the hot summer days, but the cold of winter. If it is true that 60% of the artificial heat is lost through the ceilings, walls, and roof of homes not carefully insulated, the importance of proper insulation will be recognized.

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THE ENGINE ROOMS OF THE NEW HOME

Heating by A. EHRENZELLER

Member of American Society of Heating and Ventilating Engineers

ONE of the most important features of a residence is frequently relegated to the background and often remains in a neglected state until a sudden change in temperature recalls an unpleasant fact. The heating season, which is then about to commence, necessitates a quick repair or possible replacement, which is usually hurried along without careful consideration. The art of heating and ventilation is a science requiring an unusual degree of skill and experience before one is qualified to advise, plan or install.

The average northern climate is such that for at least seven months during the year, it is necessary to provide heat in one form or another. Nothing is so positively disagreeable or such a menace to health as an inadequately heated home.

In the case of new small single houses or either of the two or three apartment type, not requiring the services of an architect, the plans and specifications are usually made by a builder or else purchased by the prospective owner from an architect who issues typical designs for a small fee. The heating system is usually described in a few stock phrases of meaningless value. The builder of such houses usually makes a contract at the lowest and sometimes impossible figure with a local plumber or heating contractor who may not have had the proper training and experience that qualify for installing an economical and successful heating plant. Trouble and dissatisfaction will multiply rapidly unless remedial measures are applied, usually by engaging a reputable concern to make the desired changes and is rather a costly procedure.

For larger residences or remodelling operations, an architect is usually employed by the prospective purchaser. In such cases, the heating system is sometimes designed and installed by a capable heating contractor under the supervision of the architect and resulting in general satisfaction. However, even the most capable architect is not always sufficiently well informed concerning the best system advisable to install under all conditions.

Too much stress on the importance of a proper size chimney to provide sufficient draft under all conditions of use cannot be under-estimated. A suitable chimney is very essential to the successful operation of any kind of a heating plant, irrespective whether coal or oil is used for fuel.

The first important step a prospective owner, who is planning to build or remodel should take, is to make sure that the heating contract is separated from the general building contract, that is, to deal directly with the heating contractor, either through the architect or himself or herself, as the case may be. The selection of a suitable heating contractor is thus positively assured at no extra expense.

The second step should be to consult with some reputable concern or individual of a high-grade standing whose judgment and experience is such that confidence in their ability to solve the problem would not be re-

Heating. Fireplace and Mantel. Refrigeration

gretted at a later date.

An estimate with specifications and blueprints, showing the proposed sys-

tem can always be procured from a high-grade concern dealing in heating systems, at a reasonable charge. If more than one figure is desired, it should be only procured from other high-grade concerns of the same general qualifications as the original. It is manifestly unfair and unwise to procure and compare competitive figures from different concerns unless they are of the same general high-grade character.

There is nothing so exasperating to an owner of real estate or so costly in the end as an inefficient heating apparatus unable to warm the rooms under normal conditions, which is often the case unless the contract is awarded to a careful, experienced heating contractor. The lowest estimate is often the highest before an owner is entirely pleased with the efficiency of the heating plant.

There are several forms of heating used in modern practice, the final selection of which varies with the size and type of the residence as well as the cost of the initial outlay of the system under consideration. The principal methods of heating a residence can be classed, in general, in three divisions, namely, warm air, steam or hot water. Obviously, manufacturers or contractors who make or install all three forms of heating, with their various subdivisions, are in an excellent position to advise and inform a prospective buyer or owner just what results might be expected.

A brief outline of the principal methods of heating are as follows:

The warm air system with which all are familiar is that system by which fresh air is conducted through either a galvanized iron, wood or concrete duct to the base of a warm air furnace, where it comes in contact with the hot portions of the heater and rises through different pipes and registers into the various rooms to be heated. In modern practice, a return air connection is made with a suitable grille in either a stair hall or side wall of a staircase and connected with a cold air duct in the basement. This arrangement enables the air to be rotated in the house by opening a simple damper, when desired, and resulting somewhat in a small fuel saving and warmer rooms. Sufficient fresh air leaks into the house around the window casings and doors so that when the return air system is in use, one may banish the thought of breathing impure air.

A furnace system, as outlined above, if installed in a proper manner, and is of the required size, will operate successfully and give splendid results at a minimum cost.

An automatic humidifier can be installed in a system of this type for moistening the warm air to the proper degree and increasing the general comfort. Where rooms are exposed to the north or are inaccessible from the heating point of view, a device can be installed in the furnace through which water circulates and is conducted through pipes to radiators. This system is known as combination heating and is very frequently used, and under certain conditions, will give good results. Special care must be taken, however, when this system is installed, to obtain

the proper balance between the warm air and hot water.

The one-pipe furnace, sometimes called pipeless, is frequently selected, due to its simplicity and low initial cost. This type of furnace is often installed in bungalows, stores and small houses. It is not adapted, however, for all types of residences and should only be selected after careful consideration of the requirements, otherwise, disappointment will surely be in store for the user.

The steam system has been used extensively and is very desirable for certain types of houses. This system may be sub-divided for our general purpose into classes as follows: one-pipe, two-pipe, vapor or sometimes vapor-vacuum. Usually, the steam is generated in a cast iron or steel boiler and is led through various forms of piping into radiators located in the different rooms. Frequently, in larger houses, indirect radiators located near the basement ceiling, are installed and enclosed in galvanized iron casings. These radiators are known as indirect stacks and air is led to them from either outside or installed with a rotating scheme and warm air pipes connecting with registers located in the floors or walls of the various rooms. An indirect system of this type is much more expensive both in the first cost and in operation than an ordinary system in which radiators are located in the rooms.

A one-pipe steam system is that system in which only one connection is made to each radiator with only one valve to operate and usually requiring a pressure of from two to five pounds of steam at the boiler for operation in coldest of weather, although, under certain conditions, less pressure may give excellent results. The resulting action of steam and condensation passing each other in different directions in the radiator connection is apt to cause

considerable noise and be a source of annoyance unless the piping is properly installed.

The elimination of air from any steam, vapor or hot water system is a problem requiring careful study in order to insure satisfactory results at all times. Radiators or coils used in connection with any steam system should always be provided with the highest grade automatic air valves.

A two-pipe steam system is similar to the one-pipe except that two connections are made to each radiator and provided with the usual valves. The basement piping is installed somewhat differently than in the case of the one-pipe system in order to provide for the second connection on the radiator. The steam and condensation being conducted in separate piping do not come into contact as in the case of the one-pipe system, thereby, considerably diminishing the resulting friction. The operating pressure, however, is approximately the same in either case.

A form of steam system, which has been developed to a high degree in modern practice and is used very extensively, is known as a vapor system in which steam is circulated at a very low pressure, usually at a few ounces, being similar in substance to the vapor emitted by the common kitchen kettle.

The use of vapor requires extra care in fitting the piping together and balancing the different units entering into the installation. The general arrangement of radiators is the same as in the one or two-pipe steam system. A certain degree of adjustment can be easily obtained at each unit, a very desirable feature with the varying temperature of northern climates. Air valves are entirely

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FOR

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WALKER & PRATT MFG. CO.
BOSTON, MASS.

ESTABLISHED 1855

eliminated and a device is usually installed at the boiler for removing that bugaboo of heating systems, namely, air. Most vapor systems are provided with a simple device for producing a partial vacuum, which is a very desirable feature, especially during the evening when the fire in the boiler is apt to be banked. The steam or vapor system responds much more quickly to climatic changes than the hot water system, and cold rooms are more easily brought up to the desired temperature. It is a good plan to change the water occasionally in a vapor boiler, thereby, removing the sediment which usually collects in the system. The radiator traps located on the return connection should be periodically cleaned at the same time. This system, when operated in an intelligent manner, will consume considerably less fuel than is required for the steam system.

The hot water system has been used extensively, and if properly installed, is always dependable. The direct form of hot water heating, and, also, the indirect form are very similar in general arrangement to that of the steam or vapor system. Larger radiators and larger piping are necessary with this type of system in order to obtain the best results. Water expands approximately four per cent of its volume and must be provided for in what is known as an expansion tank. In many hot water systems, the tank is located in an upper room or attic space. In some systems, the tank is located on the basement ceiling and the piping sealed with a pressure device which materially increases the velocity of the water in proportion to the temperature maintained on the boiler and tends to increase the general efficiency.

A thermostat for automatic operation of draft and

check dampers in connection with any heating plant, so that the room temperature will be maintained at any predetermined point, is a very desirable and efficient device. Considerable care, however, must be exercised in selecting a proper location for the instrument.

In the past, coal has been the predominant fuel used in New England and the eastern states, but of late years, fuel oil burners consuming oil have been used extensively in one form or another. The automatic type of oil burner has certain advantages in eliminating care and attention at the boiler, also, the ever prevailing ash question with its accompanying dirt and dust, which is usually a disagreeable feature when coal is used for fuel. There are more heat units in a pound of fuel oil as compared with a pound of coal. There are, however, so many different types of oil burners in the present market, some being automatic and some not, that one should proceed in a circumspect manner and consult with a recognized unbiased authority before making a final decision. Many oil burners, under certain conditions, will give splendid results, and in other cases, the results are a great disappointment. Sometimes, an oil burner is installed with a hope that it will overcome a defect in the existing heating plant, which is rarely the case. The source of oil supply, the reliability of the oil burner manufacturer, cost and service, are important points to consider. Unless a very careful installation is made, serious injury to the heater is liable to result.

The oil heater is an appliance that produces the heat. It in no sense displaces the furnace or boiler or the piping and radiator equipment. It simply displaces coal, as a heat producer.

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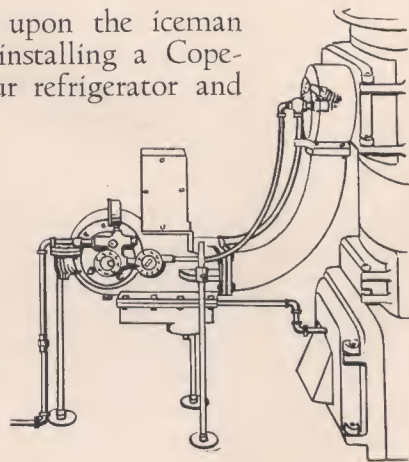
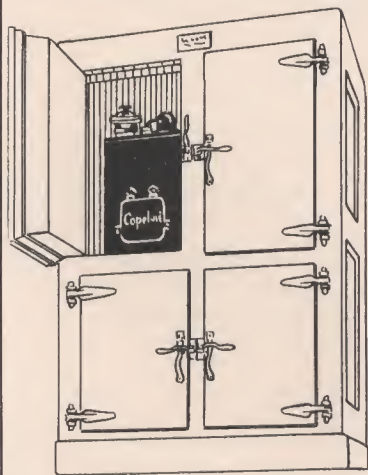
A Copeland insures a clean, dry, constant cold unobtainable with ice—Electrol insures clean, even, economical heat without coal. Both are the choice of those who discriminate. See them in actual operation at our headquarters or write for complete information.

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ELECTRIC IGNITION QUIET OPERATION



HEATING BY GAS

NOTWITHSTANDING the tremendous development of electricity for lighting and heating the use of gas is steadily increasing. For one hundred and twenty years gas has been successfully used for lighting.

With the coming of electricity and the diversified uses of it in the home, companies producing gas began the development of more widespread uses for their product so that we now have lighting, heating and cooking, and pressing and drying clothes, by gas, and the hot water heater is now a necessary part of the heating system of the home. Improvements in gas ranges and gas fire house-heating installations have resulted in a tremendous increase in the use of gas during the past ten years, so at the present time only about 16 per cent of the total gas sold is used for illuminating, while 84 per cent is consumed in cooking and heating appliances. Twenty years ago, these percentages were just the reverse. While electricity has a special field for power and lighting, so gas has a special field in cooking and domestic heating.

There are on the market several tested gas boilers for which there are combined claims of cleanliness, automatic operations, high heating efficiency, noiseless operation and compactness. This type of boiler is installed in the cellar or in the basement in place of a coal or an oil burning unit. Some heating engineers affirm a tendency toward gas over all heating fuels—but after all, coal, oil, gas or electricity—there are but two questions involved; first, sufficient heat; second, economical, efficient and safe machinery to produce that heat.

THE FIREPLACE

NO feature of the home is more important than the fireplace, as we find centered here through the winter weather many of the home activities. The prospective owner cannot afford to neglect either the method of proper construction or the artistic appearance of this important part of the home. It costs a great deal more to correct the faults of an imperfect fireplace after it is constructed, than a few dollars of additional expense that may be necessary to construct it properly at first.

The important points to be considered in connection with the fireplace construction or mantel are:

1. The proper proportion of terra cotta flue lining to fireplace opening, the usual rule being that the area of the flue shall equal approximately 1-10th of the area of the fireplace opening.

2. The construction of the fireplace throat, so that the smoke is carried off and a maximum amount of heat is radiated into the room.

The types of iron dampers usually used in construction of the fireplace throat can be classified as the ordinary tip and slide damper and the various forms of iron throat dampers. With the tip and slide damper the throat is built of brick and the damper covers the top opening. The most common types of throat dampers are those under the trade names of Cahill, Covert, and Murdock types, and the advantage of this type of damper is that the properly shaped throat is already formed in iron and the door operated by a convenient handle.

The best materials for the fireplace back, jambs, and under-fire are firebrick or soapstone, although the or-

dinary red waterstruck and pressed bricks will stand the action of fire for many years. If the color of the buff firebrick is objectionable, the finished back can be easily stained a dark brown or black. For the finished mantel and hearth, dull or unglazed tile are particularly pleasing and offer a wide range of colors and textures.

When it is possible, an owner should insist that an experienced fireplace mason be employed to build this important feature of the home. These men are usually employed by tiling and fireplace contractors. Very few brick or stone masons understand the correct principles associated with proper fireplace construction.

HOUSEHOLD REFRIGERATION

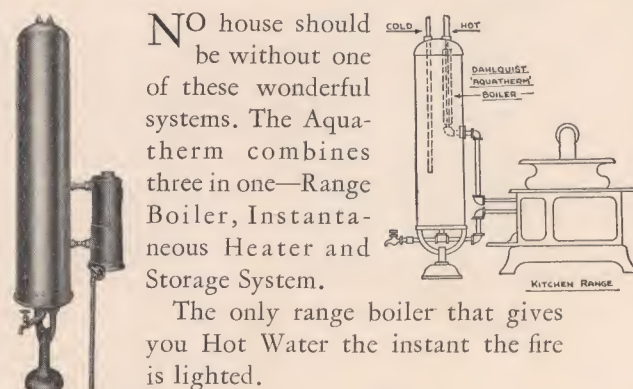
WITHIN very recent years, refrigeration for the home has been given very careful thought and development by engineers. Refrigeration for household or domestic purposes is secured by both ice and machinery. There are now on the market many standard refrigerators producing the needed cold, not only scientifically by the use of ice, but furnishing a more uniform cold, through the use of electrical devices. The fundamental principles of heat transfer are now thoroughly understood, and there have been brought into use a number of insulation materials, and devices, so that the modern refrigerator is the last word in the preservation of perishable food.

Hot Water in THREE MINUTES
Instead of THREE HOURS

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CHEER OF LIGHT AND PRIDE IN CLEANLINESS

ONE of the most important questions concerns the lighting of the home, and here

careful study should be given to the arrangements within the house and to the needs of the locations of various pieces of furniture. Especially is this true in planning to build. One should consider where one wishes one's tables placed, in the living room and den: and in placing furniture there should be proper consideration for entertaining guests and having the side lights or stand lights so arranged as to meet the every day requirements of home life for all the family. One should be exceedingly careful that the house is not gloomy; that there is no glare from unshaded lamps; that there is adequate light for all needs in all places.

The boys and girls of the family, especially those of school age who study at home, suffer from inadequate and poorly arranged lights. These are responsible for a great deal of the present day defective visions among younger and older people. If more attention had been paid in former years to the home lighting, 25 per cent of the pupils in the schools would not be wearing glasses, neither would there be any truth in the claim that 75 per cent or more of the grown-ups have defective vision. It is obvious that a little care, with a little study, either in new houses or houses already built will provide sufficient light in all places for the whole family.

In building it is much more economical to plan all electric lighting wires and extension plugs in every corner of the house, rather than to have to make expensive additions at a later time. Do not scrimp on your wiring, the number of circuits you put in, or the number of outlets. These outlets will not increase your electric light bill unless you are prodigal with light.

It must also be borne in mind that in planning for wiring, proper consideration is to be given for heating, cooking and operating electric appliances, all of which come under the one wiring plan. This suggests that both the electrical contractor as well as the corporation should be called in conference. If possible, it is wise to install two meters, one covering lighting service, the other covering heating and cooking service.

There should be plenty of light on the porches to illuminate the steps and the front door; there should be another light at the rear entrance. If there is a sun-parlor or sleeping-porch, an outlet will be very convenient, not only for light, but for possibly a toaster or water heater. For a sleeping porch the heating pad can be connected. The dining-room is perhaps the only room where indirect or semi-indirect lighting should be planned, to which may be added single fixtures placed on either side of the side-board or for the serving table. Outlets should be placed in the side walls in convenient locations. There should also be one in the floor under the dining-room table; from this outlet connections will take care of the chafing dish, the toaster, the coffee percolator, the egg boiler, or the water heater.

Lighting and Fixtures. Plumbing. Hardware.
The Bath. The Laundry

There should be no tendency to cut on the light or general electric equipment in the kitchen.

Too often one finds the front of the house wonderfully brilliant and completely fitted out with electric conveniences and the kitchen dim and "unhandy." As today is a day for labor-saving appliances it is well to bear in mind the usefulness of the electric flatiron, the mangle, and possibly the electric fan. In the bed-rooms it is well to have outlets in the walls to take care of reading lights, heating pads, curling irons, etc. Therefore, in planning wiring always have in mind that the eye is truly a wonderful organization and that there is penalty for its abuse. Lighting equipment may be ornamental and decorative and is a matter for the individual taste.

LIGHTING FIXTURES

LIGHTING fixtures are looked upon by the average home builder as an accessory which can be considered, when the more important details have been planned for. This is a wrong point of view. They are as vital to the comfort of the home as the heating and plumbing and because of their importance should be given a like consideration. They are also a part of the decorative scheme and can make or mar the beauty of the home. Therefore they should be planned for as carefully as the interior finish or wall hangings. Too often they are planned for last, when the funds at hand have been used for other things and the result is a choice of fixtures of bad design and cheap material which do not look well after a year's use. Fixtures well chosen will combine use and beauty and make for the harmony of the home.

Plan your fixtures and their cost as carefully as you do the heating or hardware. Choose a fixture firm in whom you have confidence. Do not choose imitation metal as the finishes do not wear well and cannot successfully be refinished. Brass as a basic metal of not too thin gauge will be always good and can be finished in many ways—silver, gold and old brass. Choose simple designs and good proportions and make your lighting a thing of beauty.

The portable electric lamp is the popular lighting appliance because of its decorative and mobile character. The housewife who is artistic can, by the alteration of the shade from time to time, create those little changes which so add to the homeliness of living room, library, den, or sleeping room. Do not neglect opportunities to so contribute to the environment of the home as to make it a haven for repose, and for speedy recuperation from weariness of body or fatigue of mind.

THE PLUMBING

IN constructing or in remodelling, few problems require more attention than the plumbing—the sanitary equipment for bath, laundry, and kitchen. No false economy should be permitted—rather the substantial and enduring material and fixtures.

The best piping is brass. An analysis by the Copper & Brass Research Association of the amount spent for various structural details in nine typical houses averaging in cost \$15,000, shows that out of each dollar 27.2 cents is spent for carpentry, 5.4 cents for roofing, 9.4 cents for masonry, 9.3 cents for plumbing, 2 cents for hardware, 4.5 cents for painting and glazing, and 7 cents for heating apparatus. Using copper flashings, downspouts, and gutters, brass pipe plumbing, bronze and brass hardware and fixtures, and bronze or copper screens increases the cost



A DECORATIVE TILE BATHROOM

only 2 55-100 cents per dollar spent, according to the association's analysis.

Good plumbing and equipment adds materially to the investment value of any house, as well as contributing a continual source of pleasure and satisfaction. The charm of a beautiful bath room enriches the entire home—the built-in bath, the shower, and shower curtain, the latest and improved models of lavatory, closet and accessories. The three leading materials for bath and fixtures are chinaware, porcelain, and enameled ironware.

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TWO illustrations representing lighting fixtures of refinement made of sturdy materials, well finished and lacquered. These are types suitable for the average small home of today.

We would be pleased to show you these fixtures at our show room or would appreciate the opportunity of advising on such fixtures as are needed to fill your requirements.

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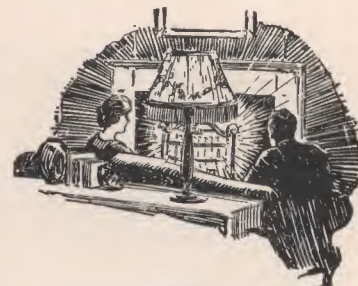
4 walls and a roof make a house

But you build your home inside

After all, you know, you live inside the house.

Your family's comfort, convenience, and enjoyment of home life depend largely on the arrangement of the interior *and its equipment.*

Gas and electricity are the great contributions of modern times to the modern family. Gas and electricity eliminate the terrible drudgery of housework—supply conveniences and comforts unknown before in the history of family life!



Radiantfire Gas Heater

Tireless workers always at your bidding to make your home comfortable

Gas and electricity—the wonder-workers of the home. They cook, they wash clothes, sew, sweep floors and rugs and walls. They heat the home in winter, cool it in summer. They light it. They make it comfortable. They beautify it.

Why not install an all-gas kitchen in your home—the modern kitchen that uses gas for cooking, gas for heating water, gas for keeping the kitchen warm? No waiting for fires—no ashes—no fuel dust to contaminate food.

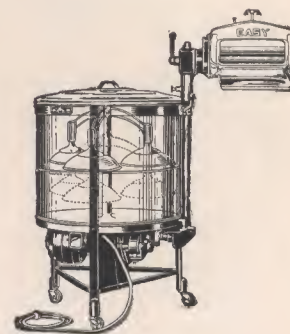


Clark Jewel Gas Range



Eureka
Vacuum Cleaner

And no home is truly modern without electric lights, without an electric vacuum cleaner, an electric washing machine, an electric coffee percolator, and a convenient electric toaster.



Easy Electric
Washing Machine

Massachusetts Coupons will help buy these appliances

We give Massachusetts Coupons when you pay your gas bill and electric bill. Many retail stores give them when you make cash purchases. Save them. Bring them to us. We accept them in payment for gas and electric appliances.

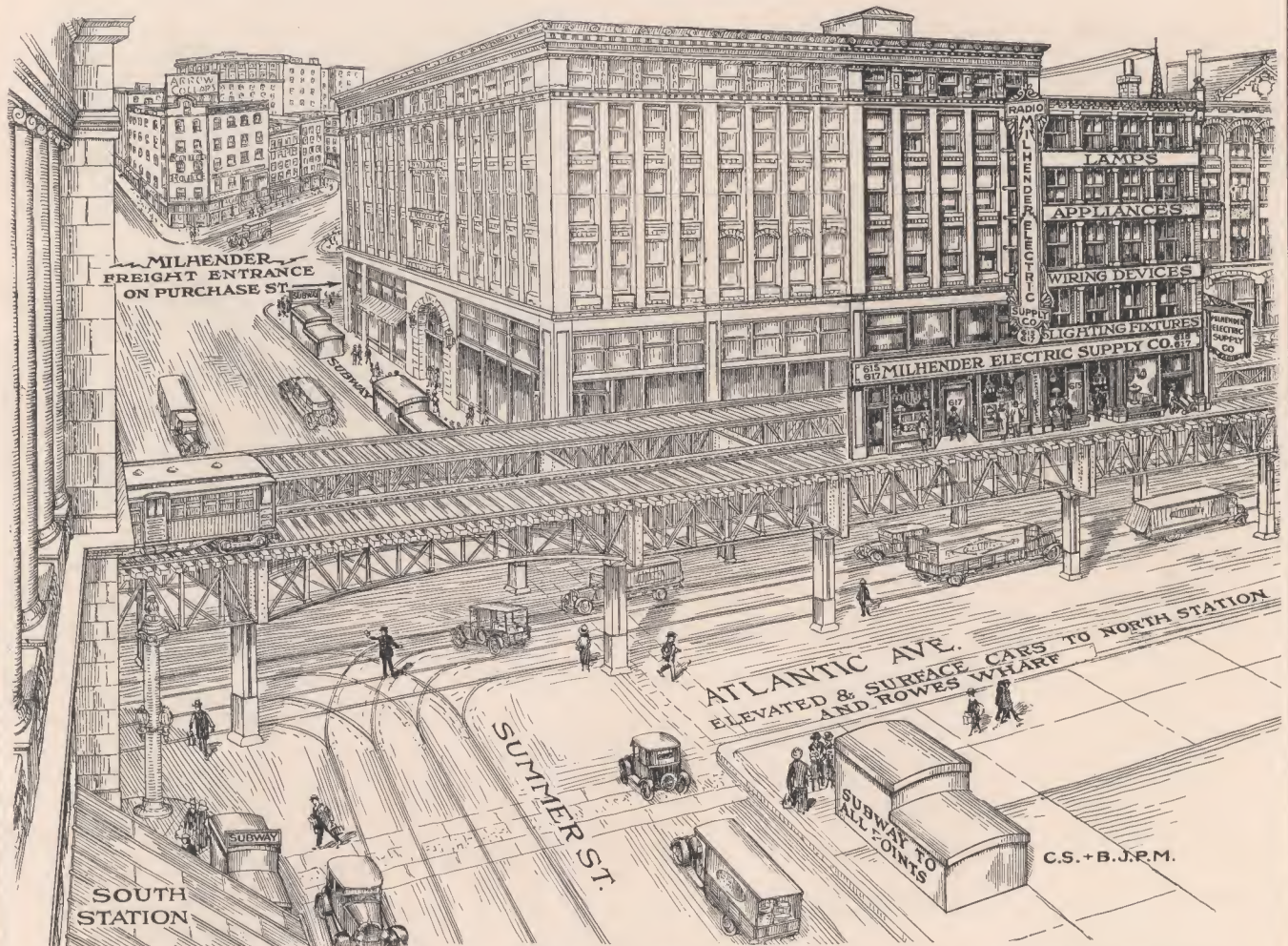
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Together with every Electrical Convenience and Comfort for the Home



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*Exhibition
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Of all plumbing fixtures there is none that should be more carefully selected than the closet. The early closet was not sanitary, and became the subject of scientific investigation which resulted in the application of the hydraulic principle of syphonage.

This completely revolutionized closet construction. The tank instead of having to be set high, became only a reservoir which could be set low. The modern bowl (vitalized by a jet)—used to create immediate syphonage

In the syphon jet closet, when flushed, the first action is through the jet opening into the lower cavity of the bowl, and the contents of the bowl are drawn out quietly and without commotion. The scouring effect of the water entering through the flushing rim, thoroughly cleanses the sides of the bowl.

The kitchen sink, which may be called the pivotal centre is the fixture of importance from a sanitary and labor saving standpoint. The one-piece beautiful white



A PERFECTLY EQUIPPED BATHROOM

Bathroom illustrations by courtesy of the Standard Sanitary Mfg. Co.



SUGGESTED FOR A NARROW BATHROOM

and known as the "syphon jet" pattern, became the most sanitary type of water closet on the market.

glossy finished sink radiates cleanliness and is a joy to the housewife. Such sinks are now obtainable with single or

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For Bathrooms, Porches, Vestibules, Etc.

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47 WEST 34TH STREET, NEW YORK

double drain boards, for left and right corner and recess, also with laundry trays in space-saving combinations. Strong wall hangers have eliminated the necessity for sink legs.

A leading manufacturer, after exhaustive studies, makes the recommendation of 36 inches from floor to top of rim. This has been gratefully accepted by many women who were quick to see the greater comfort and ease of working due to the more natural posture possible with it.

The swing spout, in combination with the double sink faucet, enables the housewife to rinse dishes without moving the dish pan aside, and may adjust temperature of water as desired.

In the laundry, with the usual white enamel tray and washing machine, the double faucet with swinging spout is equally desirable.

In building complete specifications and description of work and materials should be carefully prepared. When buying a house there should be a thorough inspection of the condition of all plumbing and fixtures. The leading manufacturers and dealers of plumbing material now maintain elaborate display rooms and a personal selection of plumbing fixtures is as necessary as the personal selection of furniture.

HARDWARE

CONSCIENTIOUS home owners realize that good hardware is a measure of economy, that the appearance of the home a few years after completion is vitally affected by the kind of hardware chosen, either in building or in remodeling. The first choice should be real brass or bronze. The cheaper substitutes, steel covered with an extremely thin coating of brass, looks like brass when new, but this coating wears away through handling and

exposure. It is the nature of steel to rust. This combination therefore should be avoided.

As the lock represents security, all outside doors should have the safest and best locks. The selection of the knob and escutcheon, or handle, offers an opportunity of exercising good taste. Colonial construction calls for Colonial handles, with or without the knocker.

For the lighter, inside doors cast iron butts are suggested, except that the bathroom door, or doors, should have the non-rusting bronze butts. For knobs the choice is between metal and glass.

TILING

THE idea that the cost of tiles for the inexpensive house is prohibitive, is rapidly changing, and the prospective home builder now realizes that tile is the most economical finish he can choose.

Tiles are non-absorbent, can be cleaned easily, and do not have to be renewed or repaired. Though the first cost of installation may sometimes run higher than that of other materials, the ultimate cost is always lower.

The tiled bathroom stands today as the symbol of convenience, and healthfulness. The choice of white or colored tiles is a matter of individual preference.

The early selection of bath-room accessories is important, and tumbler holders can be supplied in china or colors to match the tiles and it is very important that the location of all fixtures be made at the time the tiles are selected and that these fixtures be installed by the tile mason.

Tiled floors for porches and vestibules are inexpensive and permanent.

Tiles form a part of the decorative treatment of the home, and the best results can be obtained only by direct selection and contract between the owner and the tiling contractor.



MANTEL AND FIREPLACE OF PLEASING DESIGN



AN INEXPENSIVE SHOWER

STUDY ARTISTIC TREATMENT FOR ENDURING CHARM

THE householder who keeps his house in first class paint repair is an asset to the community. Conversely, the property owner who allows his dwelling to deteriorate is distinctly a liability. A house is painted primarily as a wood preservative and it is only the colors that produce the appearance. When rain strikes a painted house it wets the paint—the house stays dry. When one walks on a varnished floor, he walks on the varnish—not on the wood.

Nothing is more fascinating than the selection of the home paint colors. These are usually determined by the preference of the owner, although consultation with a master painter may change and modify the owner's original ideas to a more satisfactory color scheme. Select shades that will be in harmony with your neighbor's home, but yet express your own individuality. Contrast is a desirable thing in making the neighborhood cheerful and prosperous looking.

New wood requires three coats of paints, renewed with a single coat every few years.

The Colonial house admittedly looks best in white or cream with either dark or light green blinds. A house surrounded by trees and foliage is improved if painted in the lighter colors—white, green, gray, or straw. In open spaces, particularly in new sub-divisions, the tan, green, buff, or colonial yellow, are found most satisfactory. The best body color is considered to be white, using the heavier or darker colors for the trimmings. A Dutch Colonial looks well in pearl or pure gray body with white trimmings, green blinds and tile roof to match the trimmings.

The cement, brick, and stucco, in whole or in half combination with wood, calls for exceptional care in the choice of trimming color.

For the inside painting, different interior finishes require treatment that best develops the grain of the wood or is most pleasing and decorative in color effects and contrasts. Inside enameled woodwork, in combination with an ivory colored ceiling is popular with a large majority of home builders. For gum wood a gray shade gives a pleasing appearance. Many bungalows have the gray paint finish throughout. There are many colors from which to select; use only those paints, stains, enamels, shellacs and varnishes of known worth. The main idea is to use good taste and keep away from colors that clash.

WALLPAPER

THE interior decorations of the home are outstanding influences in determining "atmosphere."

Good taste in wall coverings, shades, curtains and draperies, pays material as well as aesthetic dividends. Good interiors are assets; poorly furnished, poorly decorated interiors are liabilities. Wallpapers with coloring, design, and texture that reflect taste with harmonizing treatment, give satisfaction to the whole family.

The selection of wallpapers is ordinarily a matter of individual taste or compromise between members of the household. Wallpaper is to the home what clothes are to the family. It is decorative; it should harmonize

Painting Inside and Out. Interior Decoration. Wall Papers and Coverings

with its surroundings; it should be a paper that "wears" well, that is, a paper that is not merely

a passing fancy or one of which the family would easily tire. Therefore the selection of the wall covering for each and every room should proceed with care. The very atmosphere of the home is either brightened or made more or less cheerless, depending on the judgment shown in the choice of wallpapers. In buying them a pleasant effect of harmony with rugs, furniture, curtains, shades, lamps, decorations and woodwork should be sought.

There are patterns and colorings that increase or decrease the apparent size of a room. This is a peculiar but demonstrated fact. Each room requires treatment that suits the uses to which it is to be put. Bright colors and large designs tend to diminish the size of a room, while tints such as gray, sand, and light shades and smaller designs have the opposite effect.

A rough paper seems to add something to the structure of the room, becoming an apparent part of the actual building material. Apart from this, the use of texture is of the greatest importance in adding that elusive asset, "atmosphere." The library in paper which imitates leather grains, by its wall-covering alone produces an effect of richness and dignity, even before the furnishings are added. The brocade and moire papers at once indicate the formal room. The chintz papers suggest daintiness and are less formal and more friendly. All these suggestions are made by wallpaper, and their value is too great to be ignored, as the clever housewife knows. In the use of wallpaper lies the opportunity for success, or lack of it, which sometimes causes the choice of paper to be classed as a lottery, but which, when once the governing principle is fully understood, reduces the problems to the simplest proportions, resulting always in its successful use.



BETTER WALL PAPER

The Wall Paper Dealer who is supporting this Book of Information and whose advertisement appears on page 69, has a full staff of able salesmen to advise and assist when you call to make your Wall Paper and Drapery Selections.

J. W. GERRY COMPANY

ESTABLISHED 1884

63 FRANKLIN STREET

BOSTON



A TWO FAMILY HOUSE OF SUBSTANTIAL CONSTRUCTION

HOUSING THE AUTO. ALTERNATIVE BUILDING IDEAS

ONE can hardly think in the terms of a home today,

without including a garage. Local building laws in many places specify either fireproof structure or if wood is used, the garage must not be located within a specified distance of the house.

It is wise to plan for a two-car garage. The added expense is slight and if it is not used wholly by the owner,

The Garage. Portable Houses. Summer Cottages

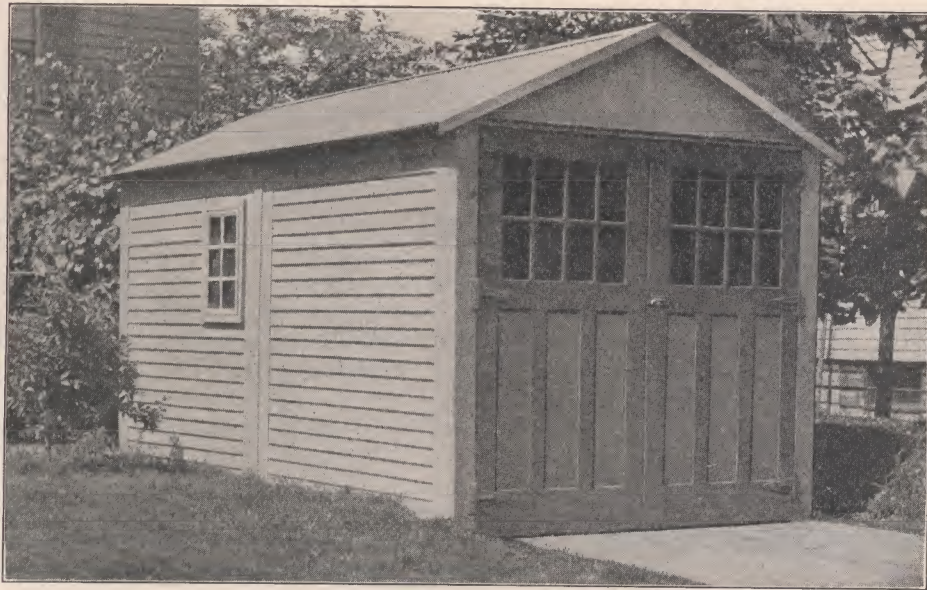
life and property. There are built-in garages of two types. A garage attached to the house is one type and that in the basement section of the main house is another type. Such garages must have non-combustible floors, fire-proof partitions and ceilings and must be reasonable fire hazards. Fire insurance laws ought to be thoroughly understood

A built-in garage must be properly constructed; otherwise it is a menace to

before plans are made for a garage of the built-in type. In this connection, it may be stated that there are certain makes of floors, doors and windows with their frames, that are made of standard fire approved construction and glassed with wired glass. The Building Code Committee of the Department of Commerce, has issued the following rules for the construction of built-in garages that can be followed by any competent builder:

Rule 1. Garage floors shall be of concrete, or equal fire resisting and impervious material.

Rule 2. Walls and partitions shall be built to meet the requirement of the standard one hour fire test (such as brick, yellow tile, concrete block or gypsum block four inches thick, or reinforced concrete three inches thick.)



Courtesy of Wakefield Garage Mfg. Co.

A ONE CAR WAKEFIELD STEEL GARAGE

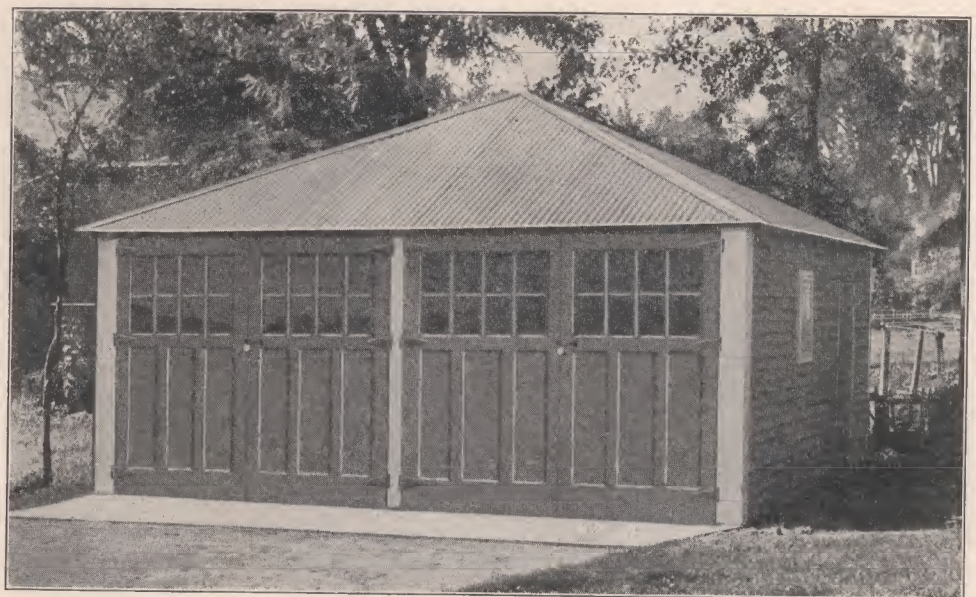
it can be made a source of good income from rental.

The most common materials used in building garages are wood, stucco, concrete blocks, brick or metal. In design and appearance the garage should harmonize with the house. There are several types of doors, swinging in or out, as one wishes.

In figuring size of garage, have in mind storage space for screens, storm doors and windows, garden tools, etc.

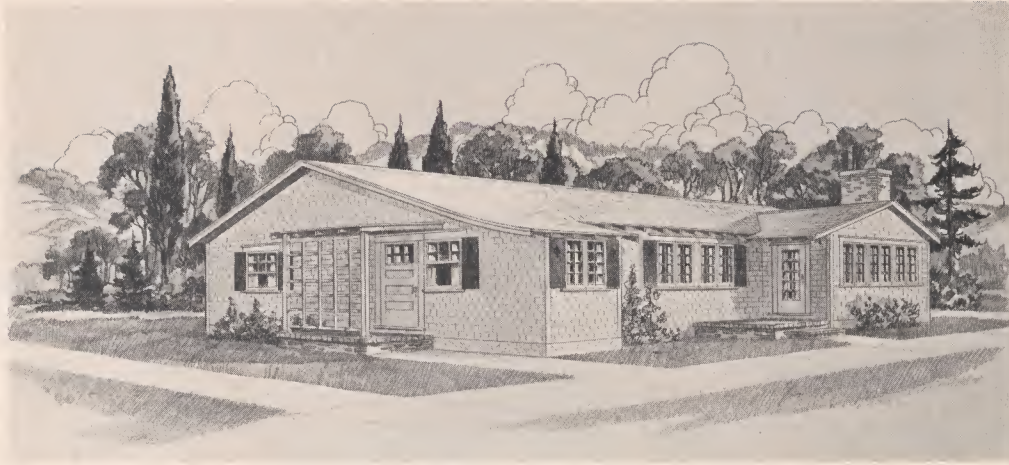
THE BUILT-IN GARAGE

THE built-in garage has become popular in many sections of the country. In the East it is gaining in popularity, and as time goes on, we look for garages of this type in increasing numbers.



Courtesy of Wakefield Garage Mfg. Co.

TWO CAR GARAGE 18X18 HIP ROOF



Courtesy of Pope & Cottle

A NEW DESIGN IN A PORTABLE BUNGALOW

Rule 3. The partition, floor and ceiling construction shall have a fire resistance of one hour. The same rule applies to the roof when the garage is attached to the side of the dwelling.

Rule 4. When a garage is located beneath a dwelling, all outside doors and windows, with their frames and sash, shall be of standard fire approved construction and glassed with wired glass.

Rule 5. When a doorway connects directly with the cellar or basement on the same or lower level where there is any heating device, the upper wall shall be raised at least one foot above the garage floor level, or the doorway shall lead into a vestibule which connects with the cellar or basement by a second door.

PORTABLE HOUSES

IN the West the manufacture of fabricated houses has gained the favor of home planners, and the same scheme of construction has reached the East to some extent; but here it is used largely for small summer homes, lake-side or rustic cottages and camps. The idea of buying such a home, for which all the various parts are cut to absolute size and perfect fit, shipped direct to the building site, and quickly erected by a competent corps of carpenters, appeals to many people. It is really remarkable how perfectly and completely the fabricating plant, specializing in portable and sectional homes, passes to the purchaser from stock these embryonic structures, many of which are of an attractive design, commodious in size and, when assembled, ready for all modern plumbing and heating equipment.

The difference between portable and sectional houses is, that with the portable type the assembler works with pieces, while in the sectional type the work is with prepared sections. In the final analysis of home planning, both of the above-described fabricated homes are mere substitutes for the good old hand-built type of house.

THE BUNGALOW

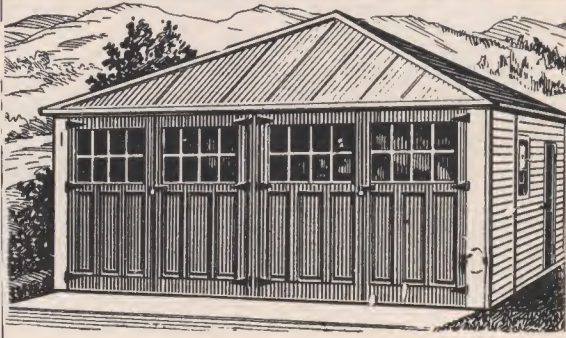
IN the early development of the country, the East went West with pioneers, families, habits, money, and building ideas. There now comes to us from the West the so-called "bungalow," or one story home,—rooms-all-on-one-floor. The varied designs and floor plans suggested and available for homes of this single story type are remarkable.

We in the East have somewhat of a reluctance to sleeping on the ground floor, but there is a simplicity, compactness, and charm in the bungalow not to be denied. Its kind is steadily acquiring deserved recognition in many localities, from the inexpensive house of three rooms, to a bungalow of any number of rooms; in design, of Spanish, Italian, Colonial or Californian type of architecture; of wood, cement, stone or brick.

The bungalow can contain all the modern conveniences of the larger sized house except that one cannot "go up stairs to sleep."

The bungalow is unique in offering wide opportunity

It's a Wakefield



Metal
and
Wood
Garages

—BUILT—FOREVER—

Built of Toncan Metal, a galvanized copper-bearing iron, rust-resisting, anti-corrosive

We equip our metal garages with standard WOOD garage doors

A Garage is only as satisfactory as its Doors

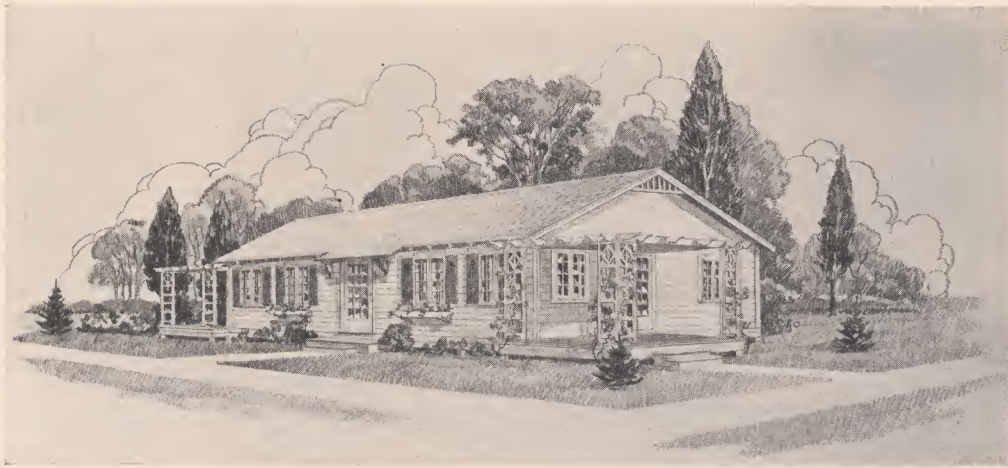
Send for catalogue

Wakefield Garage Mfg. Co.

INCORPORATED

Phone Crystal 1139

FACTORY AT WAKEFIELD, MASS.

*Loaned by Pope & Cottle*

A PORTABLE BUNGALOW OF THE LATEST PATTERN—BATH, FIREPLACE, ETC.

for simple landscape treatment to the home lot, through judicious placing of trellises, climbing vines, grape arbors, low growing shrubs and small, formal gardens.

THE BEAUTY OF AN OAK FLOOR

PEOPLE today appreciate the floors of their homes as more than something to walk on, a mere separation between the first story and the second, just as they know that a room is more than an enclosure of four walls, and that a house is one thing,—a home another. The difference is made up of all the thought and care put into arrangement, fittings, decorations,—all the livable and intimate appointments that make "home."

BUYING ON THE INSTALMENT PLAN

THE instalment-credit to the house holder is a steadily increasing factor in home building. Fundamentally, the Co-operative Bank mortgage is an instalment proposition that enables the borrower to obtain money and to pay it back in regular monthly payments; but the instalment-credit idea, in more extensive operation in other parts of the country, enables the Home Builder to buy service, furnishings, house accessories, etc., on the same easy payment plan.

As a general practice, deferred payment buying is arranged for by contract between the owner and the retailer or contractor, but there are organized credit companies now acting as auxiliary forces to meet the situation of those who need immediate funds. This plan has long been recognized in the automobile and furniture



A TYPICAL LAKE OR CAMP COTTAGE WHERE ONE MAY REST WITH EASE ON A SPACIOUS PIAZZA

business and it is now being extended in various forms into many other industries, so that today it is possible to arrange for house-painting, heating and cooking appliances, electric installation, weather stripping, screens, vacuum cleaners, and many other material purchases in this manner.

The solicitation of business by paint contractors and others, indicates something of the trend of the present day business relations between home owners and the sources of building or equipment materials. As a general principle, any plan, apart from a cash or straight credit transaction, means a service at some additional cost which the home builder has to assume. It should, therefore, be recorded as an alternative procedure, resorted to only when one's income is so stabilized, that required periodical payments can be met without embarrassment.

*Putnam & Cox, Architects*

A BEAUTIFULLY PLANNED SEASHORE HOME—FRONT AND REAR VIEWS

WHAT DO WE SEE FROM THE HOME WINDOWS?

LANDSCAPE PLANNING

THE location of the house on the lot will probably be determined by a restrictive distance from the street, or by proper alignment with other houses already built. If neither of these restrictions are present it becomes a matter of placement best suited for what one has projected for lawn, drive-way, walks, garden, etc.

There is "character" to a well laid out home and it repays in added attractiveness as well as in increased salability. Even the smallest of lots admits of some landscape planning.

THE GARDEN

As a promoter of real neighborliness nothing can take the place of a garden. There is a fraternity among gardeners, even if their other interests are as far apart as the poles.

Flowers

The home lot needs flowers as decoration to afford pleasure to all members of the household. Growing and flowering plants within the home are a source of constant satisfaction.

Perennial suggestions for spring flowering:

Iris, Phlox, Coreopsis, Columbine, Lily of the Valley, Bleeding Heart, Golden Glow, Moss Pink.

Perennials that bloom in summer:

Canterbury Bells, Foxglove, Gaillardia, Hollyhocks, Larkspur, Peonies, Phlox, Poppies, Pyrethrum, Veronica, Sweet William, Garden Pink.

Perennials that are fall blooming:

Hardy Chrysanthemums, Dahlias.

Landscape Planning. The Garden. Shrubbery. Fruits. Trellises.

Following is a list of the common annuals:

Pansies, English Daisies, Marigolds, Zinnias,

Asters, Alyssum, Salvia, Scabiosa, Mignonette, Sweet William, Sweet Peas, Stocks, Nasturtiums, Calendula, Lobelia, Ageratum, Salpiglossis, Poppy, Verbena, Phlox-Drummondii, Petunias, Candytuft, Baby's Breath, Bachelor Button, Blackeyed Susan, Buttercup, Forget-me-not, Lupinus, Meadow Rue, Portulaca, Snap Dragon, Cosmos, Hollyhocks, Helianthus, Cockscomb.

Bulbs

Tulips, Daffodils, Crocus, Dahlias, Gladioli, Canna, Elephant's ears, Jonquils, and Narcissus.

Vines

The ever popular climbing and decorative vines are the Woodbine, Clematis (white and purple), Dutchman's Pipe, Wisteria, Honeysuckle, etc., to which may be added the various rambler roses. For covering a brick or stone wall nothing equals the English Ivy. There are also the evergreen vines, sometimes known as Euonymus, such as Glossy Wintercreeper and Big-leaf Wintercreeper.

Shrubs

The Roses, Rhododendrons, Laurels, Flowering Dogwood, Japanese Barberry, Syringa, Spiraea, Japanese Quince, Deutzia, Azalea, Forsythia, Weigela, Hydrangea, Bush Honeysuckle, and Lilacs.

Vegetables

The family vegetable garden is an economic factor in home life. The products of even a small space, given over

How to plant the house corner is shown at the right. The tall Juniper is set at the corner and passed gradually down to the lowest level under the window with Silver Fir and Arborvitae



The planning at the left is simple but effective. One will obtain much the same effect by using other varieties in combination. This particular design has Mugho Pine in the center group which may be preferred

By courtesy of Little Tree Farms

THE LORD GOD PLANTED A GARDEN

"The kiss of the sun for pardon,
The song of the bird for mirth.
One is nearer God's heart in a garden
Than anywhere else on earth."

DOROTHY FRANCES GURNEY

to vegetable growing, will pay many times over for the effort and in the convenience of having food material right at hand, and of absolute freshness.

The permanent crops suggested are:—Asparagus, Dandelion, and Rhubarb. The annual plantings suggested are in order of table value, but these are subject

naturally to such changes and omissions as will meet the taste of the family for one variety or another, and to the amount of land available.

Tomatoes (early and late varieties)	Radishes
String Beans (wax and butter)	Carrots
Lettuce	Peppers
Cucumbers	Turnips
Peas (early and late—or succession of plantings)	Onions
Sweet Corn	Parsnips
Beets	Squash
Potatoes	Cabbage
Pole Beans	Swiss Chard
	Kale

Small Fruits

A suggested sextette from which to select the family's favorites is,—strawberries, raspberries, blackberries, currants, gooseberries, and grapes—all furnishing a succession of wholesome, nourishing, and palatable raw materials for either the table or the canning jar. Of these small fruits the grape is the only rapid growing, full-leaved vine, and is, with properly constructed trellises, decorative to one's yard. A ready market for these small fruits can always be found among the neighbors. They yield therefore a dependable, though not necessarily large, source of income.

Fruit Trees

So-called "back-yard" horticulture, properly directed, will not only repay the effort in plenty of edible fruit, but enhance the value of one's property. There is always demand for excess fruit beyond the family's needs: The suggestion is for immediate planting of fruit trees, as many as there is available room for.

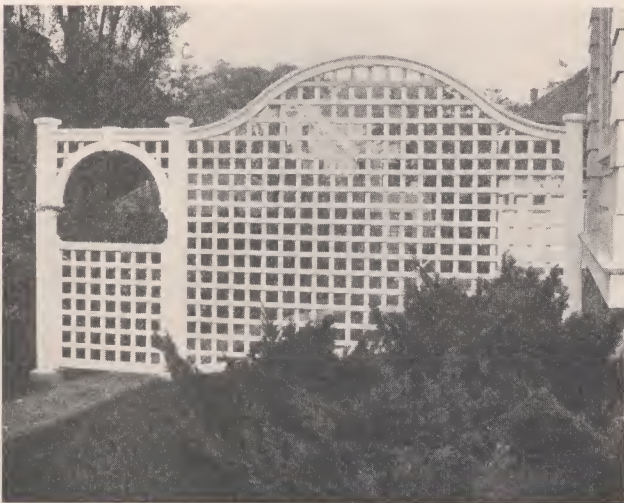
For apples there are the Baldwin, Porter, Gravenstein, Russet, Golden Sweet, Pippin, Mackintosh Reds, Red Astrachan, Williams, Delicious, Greening, Yellow Transparent, Hubbardston, Northern Spy and Jonathan.

For pears there are the Bartlett, Sheldon, Anjou, Clapp's Favorite, Bosc, Lawrence, and Seckel.

If the lot has plenty of area there are the Peach, Cherry, Plum, and Crab Apple.

Shade Trees

A fine variety is obtainable for beautifying the house lot.



Permission of Jos. Breck & Sons Corp.

LATTICE SCREEN WITH GATE

Coniferous Evergreens

Used as lawn specimens or in foundation plantings, the following are green the year round: Douglas Fir, the Dwarf and Upright Juniper, White Spruce, Colorado and Blue Colorado Spruce, varieties of Cypress, White, Red, Austrian, and Scotch Pines, American Arborvitae, and the many dwarf varieties, and the graceful Hemlock.

Trellises

Garden furniture includes trellises, garden-seats, bird baths, sun-dials, etc. Trellises add a decorative touch; they may now be purchased in stock models, but any person handy with tools can, without much expense, but with some labor, make such trellises as may be found desirable for front or side yard or garden. This is also true of the lattice screen, with a gate as an entrance either into the garden or to the back part of the yard reserved for drying clothes.



A SIMPLE TRELLIS FOR CLIMBING VINES

LITTLE TREE FARMS

AMERICAN FORESTRY COMPANY

We are really the "Home of the Garden Beautiful." Flowers, vines, flowering shrubs, evergreens, shade trees, garden furniture, bird baths and arches are all here for you. To go through the Show Ground with one of our landscape men is to take a free lesson in decorative planting.

Little Tree Farms is on Pleasant Street,
Framingham Centre, the most liked motor
route from Boston to Worcester.

FRAMINGHAM CENTRE - MASS.

GOOD TASTE AND JUDGMENT BRING CONSTANT DELIGHT

FLOOR covering is generally a vexatious question for the home builder, owing to the fact that there are so many different fabrics and so many different ideas regarding them.

Carpets. Rugs. Curtains, Shades and Fixtures.

DOMESTIC RUGS

OF late years there has been a decided drift toward the plain rugs of neutral colors such as mouse, sand and the different shades of taupe.

There is, however, today an increasing tendency to return to the figured rug, for our rug manufacturers are now reproducing many of the best Orientals in high grade American made fabrics at moderate prices; hence many home owners are replacing the one large living-room rug with a number of smaller rugs of harmonizing colors and designs.

Plain rugs may be bought in a number of different fabrics, but only two fabrics are stocked by the retail stores in any great numbers. These are Axminster and Chenille.

Of these, the Axminster is the less expensive, owing to the fact that the face and the back are woven at the same time in the loom, and also because a cheaper grade of yarn is used. This rug is satisfactory from a wearing standpoint, unless it is called upon to stand excessive wear, which causes the pile to crush or to flatten.

The Chenille rug is made in a number of different qualities, and can be made in any size or arrangement of colors, which allows for any desired color scheme. This rug is without doubt the best rug to buy, and will give the best return for the money invested, because it wears well and has a quiet beauty.

The effect of a few small, well-selected rugs scattered about the lower floor is always pleasing, but such rugs for their color harmony, must be selected with care, as sometimes these little rugs may lie side by side.

The best grade of Wilton rugs is made of very fine worsted yarn, which imparts a sheen to the rug which is lacking in a straight wool face rug.

It should be explained that wool and worsted can come

from the same fleece, the worsted being the long hairs and the wool the short. If you will take

some of the yarn from an Axminster rug and untwist it, you will find it is composed of short ends which work up into a fluff if pulled apart. This is one of the reasons that an Axminster rug sheds when it is first swept, but this is a feature that need cause no alarm.

The real Wilton rug is made of the finest worsted, all colors being dyed in the yarn. In the making of a Wilton, each color that shows in the pattern of the rug, calls for a worsted yarn which will run the entire length of the rug. In a so-called five-frame rug, five differently colored

yarns run side by side in the back of the rug, each color being brought to the surface by the jacquard as called for by the pattern. This means that four strands are hidden in the back all through the rug, which makes for durability.

A wool Wilton is woven in the same way, but is not so closely woven and the fact that it is made of wool means that it will cost less, and therefore will not be as satisfactory, either for color or for wearing quality, as the best worsted grade.

Wilton Velvet is a trade name which generally means a worsted face, but it is not made with a jacquard, therefore all of the worsted is on the face and none in the back. A Velvet rug is made of wool on the same kind of a loom as a Wilton Velvet, but is not woven as finely.

The same loom that weaves a Wilton rug will weave a Body Brussels; but in the Wilton, when the wire over which the worsted thread is woven is withdrawn, a knife on the end of the wire cuts the loop and makes the pile, whereas there is no knife on the Brussels wire, hence the loop fabric.

The same is true of Wilton Velvet, velvet and tapestry rugs. Tapestry is a loop fabric.

The above short description will give a general idea of the different fabrics which are popular, but bear in mind always, that there are many different grades in each of the fabrics, and it holds true to even a greater extent in



Courtesy of David Lupton's Sons Co.

THERE ARE INTERESTING FEATURES IN THIS ROOM

the matter of rugs, as in many other articles, that the best is the cheapest in the end.

Find the manufacturer's name and trade mark on every rug you purchase, and be guided by them. Be guided also by the advice of the salesman, if you know him to be absolutely trustworthy.

Do not be misled by any cleverly worded advertisements such as French Wilton effects. In a case of this sort, you will probably be shown a velvet rug.

French Wilton is a trade mark name given to one grade of Wilton rug manufactured by a Philadelphia firm. Therefore do not get the idea that, when a rug is shown you under that name, it has been made in France.

Whitals, Anglo Persian, Mohawk Mills, Karnek, Bigelow, Karagheusians, Herati, Hardwick and Magees French Wilton, Develons Royal Kashan are some of the highest grade Wiltons made in this country; therefore it is a good plan to become acquainted with these fabrics so that you may have a standard to guide you in selection.

For the lower floors of the home, when the cost must be considered to a certain extent, the Wilton rug is without doubt the most satisfactory rug as it combines beauty with great durability.

The Axminster manufacturers are rapidly catching up with the demand for a good, medium priced article with well balanced designs, and at the present time the retail stores can show you patterns of beauty and dignity in this fabric.

These rugs are being made seamless to a very great extent, which is a good feature; but a well made rug seamed, will give you exactly as much wear as a seamless one.

The Axminsters make a very satisfactory rug for sleeping rooms, and you will find little if any, difficulty, in procuring colors of the softer shades, to harmonize with your hangings.

In selecting rugs for your new home, it will simplify matters for you, to an extent little realized, if you will select them before you select your wall paper, as you will find it much easier to match the paper to the rug than the rug to the paper.

For the kitchen, inlaid or plain colored linoleum is the only fabric worth your consideration, unless you wish to consider rubber tiling which is very costly, although a wonderful covering.

The so-called battleship linoleum, which is $\frac{1}{4}$ inch thick, is really uncalled for in the ordinary kitchen, as it will give you no more real wear than a linoleum half its thickness.

ORIENTAL RUGS

ORIENTAL rugs are always a welcome addition to the home, either in the large or so-called carpet sizes or in the small rugs. You can always find a spot that will be warmed with their bright colors and their mysterious charm will never die.

There was never a time in the history of the Oriental rug business when purchasers should exercise more care in selecting their Orientals, inasmuch as many of the Oriental rug districts are fast becoming commercialized, and rugs are made up according to the dictation of syndicates whose business policies are far removed from the old time Oriental rug making.

You should select your dealer, who employs competent salesmen and experts in their line, with even greater care that you would select the rug, as an unscrupulous dealer will not hesitate to put a price on his wares far above their worth, and unless you know values thoroughly, you are at his mercy.

A high class firm will stand behind every transaction made in Oriental rugs, and that fact should cause you to give consideration to dealers of stability. Do not be misled by advertisements of wonderful bargains offered by firms who have relatively no standing.

In the whole range of rugs, the Oriental is the only rug that holds the fascination for the American people, who are born collectors. Once start collecting, and you will never give up, unless you are obliged to, and that is the main reason why Oriental rugs will always be a real investment.



Courtesy of David Lupton's Sons Co.

A GRACEFUL ARRANGEMENT OF DRAPERIES. SMALL RUGS ARE PREFERRED, THE SCREENS ARE THE HINGED-AT-SIDE TYPE.

TREAT HOME FURNITURE AS A CAPITAL INVESTMENT

China and Glass by ALICE A. KRETSCHMAR of JONES, McDUFFEE & STRATTON CORPORATION

A NEW home deserves a good furniture. If a family is moving from a rented or a house sold, into a new domicile, the need is one merely of changes and additions of individual pieces of furniture. The purchase of the entire furnishings of the new home is a much larger problem. It is often the case that the occupants of a new home relegate the old furniture to the auction room and new furniture throughout is decided as most desirable.

To those who can visualize their requirements, furniture may well go along with the planning of the house. Furniture can then be placed to best advantage for both appearance and comfort. The furniture of today is so attractive in workmanship and obtainable in so many varieties of designs and woods that one must have in mind definite pieces, and at the same time have not the slightest wish for the possession of furniture, the style of which is one merely for temporary attractiveness.

Mahogany and walnut continue the favorite woods, but the various rooms need a variety of furniture. The real guide is the taste and discrimination of the buyer in so furnishing the new home as to make it radiate happiness and contentment to the family, and charm the guest with the correctness of the furnishing undertaking.

Furniture, also, has its styles and periods, which, however, are of long duration. Colonial furniture, typical of the early colonists, is especially adaptable to New England homes. The development of the smaller apartment is reflected in the lighter designs, and furniture is now constructed with the two-fold purpose of durability and accommodation to rooms of small dimensions.

The stereotyped combinations of pieces, formerly considered necessary

have given way to the individual piece selection of the home builder. To illustrate: the davenport of the living room is now more often accompanied by odd chairs of a similar period and covered with materials which blend in color. Mahogany and walnut framed chairs are popular with the large overstuffed pieces. Space saving tables of tip and tuck-away design are needed to complete the room.



COUNTRY CHIPPENDALE CHAIR
(not before 1760)

Chippendale furniture is not always of mahogany. In rural districts local oak at times serves handsomely as a substitute

Furniture. Antiques. Silverware. *China. Glassware.*

ANTIQUES

ONE hears of a "craze" for antique furniture.

If that is the word we

may be sure that this craze is not a passing fad or fancy. The interest in antiques is partly due to the modern desire to own things which are part of the nation's historic past; and partly to a respect for the quality of old time workmanship.

When the first settlers came to America, they made their furniture themselves and they made it to last. And later, when the Colonies became prosperous, furniture was purchased as a life-time investment. It had to be good.

The oldest American furniture is of pine and oak. Later, maple was much used; and in Pennsylvania, New Jersey, Maryland and Virginia the native walnut was popular. Cherry was likewise a standby in certain districts and so was birch. The country cabinetmaker did not hesitate to combine several different woods in a single article of furniture. But from 1720 or thereabouts, for fine cabinetmaking, mahogany was used; and mahogany has never been displaced in the affections of the public.

It is not possible today for everyone to furnish his home in old time furniture. But it is possible to cherish the heirlooms we have and to study them until we come to know what it is about them that is good. The knowledge will help us in our choice of modern furniture worthy to be an investment and to be handed down to our children's children.

Good furniture, old or new, may be considered a good investment. But the determining of what is good is not easy. That is where the study of antiques is always a help.

THE HOME SILVER

THE charm of silver is known and cherished by all women. In the dining room the housewife expresses personality, graciousness and reflects character in her furniture, linen and table appointments, including silverware. There is something fascinating in possessing sterling silver in ample variety for daily and special service. The "family silver" is or should be of compassing beauty.

The attractive table illustrated



BLOCK-FRONT ESCRITOIRE (1750-75)

Rhode Island Type. Built of mahogany

(Metropolitan Museum)

is a most useful piece in the dining room, and makes a very handy serving table. The drawers, which are concealed when the drop front is closed, holds the silver in orderly piles.

Although, like some of the old masterpieces, the beauties of the wood and finish of this table must be seen to be appreciated, it is apparent, even in the illustration, that its graceful outline makes it as attractive an addition to the dining room as its substantial build and carrying capacity make it valuable as a container for silver.

The drawers of this table, unlike those in a chest, may be removed at will. This feature is especially appreciated

Just a few or two at breakfast—

There can be variety in the morning meal—not the same breakfast table morning after morning. The early meal requires so few dishes that at the reasonable prices of styleful old ivory, gay peasant faience, and other wares smartly modeled and brightly decorated, you may be justly tempted to decide upon an extra pattern in either semi-porcelain or china.

"The cup that cheers" at five o'clock.

Afternoon "tea" will ever hold its own as a delightful custom.



(Mr. Pitman)

MIRROR AND TABLE
(THOMAS GODDARD)

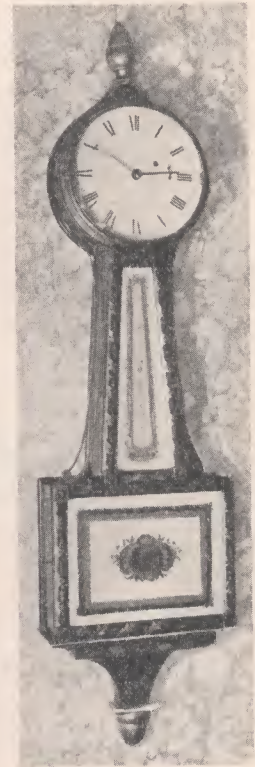
The mirror is of the mid-eighteenth century type. The table shows the influence of Sheraton design. An interesting change of style in the work of the same cabinet maker.



(Metropolitan Museum)

BLOCK-FRONT CHEST (MAPLE, ABOUT 1750)

Lockwood speaks of this as an early type. Note, however, overlap of drawers. Lower part suggests Rhode Island school of Goddard. Upper part does not. Perhaps a late hybrid type.



STENCILLED BANJO CLOCK
(1828-1838)

By Willard & Son

One of a very small number of so-called lacquered pieces produced by this firm. Owned by Erwin M. Stevens.

Illustrations courtesy of "ANTIQUES"

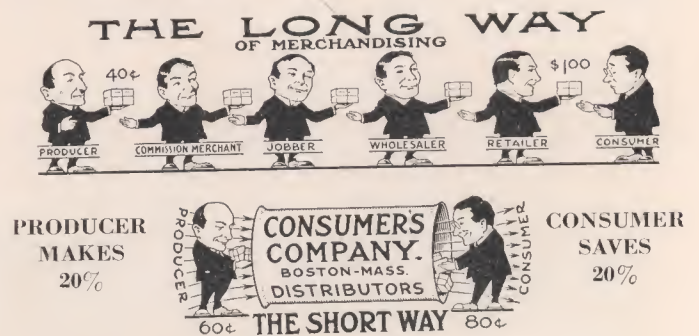
at any time when the silver must be stored away.

Solid silver, of one design or period gives to the housewife daily pleasure, and in many families continues in service through several generations, constantly growing in sentimental value.

CHINA AND GLASS

HOME—whether formal, a simple bungalow, or your own cozy corner in a structure housing many—it's a place you love to live or visit in, or sometimes don't.

You gather around the family board twice—even three times a day. The service need not be elaborate nor the appointments costly. All must be in exquisite taste, or a jarring vibration creeps into your enjoyment of the most tempting menu,



COMPLETE HOUSE FURNISHERS, ECT.

From the Consumer's dollar 40c reaches the Producer. We can save Consumers 20 to 50 per cent of the other 60c by distributing standard merchandise from Producer to Consumer and eliminating duplication of expense for rents, carrying large stocks, interest, insurance, wasteful advertising, help, deliveries, collections and losses. Every family should have a purchasing agent. Correspondence solicited.

Consumers' Company, 1318 Beacon St., Brookline, Mass. Tel. Aspinwall 4764

Tea sets there are so artistic in modeling—so fragile—so unexpectedly lovely—that it is a party just to look at them. Others, too, that you would never think of saying “are good enough for us,” although in their good taste of design and decoration they cost no more than ordinary dishes.

When you lunch or dine.—

All women—and most men—admire a table set with snowy linen, shining silver and attractive china and glass.

Until there is real occasion for it, few of us are minutely concerned about the minor, perhaps—but no less important—details of correct table setting. What is accepted from habit by no means insures us against mistakes or lack of finesse when the responsibility for laying the table comes to us in turn.

Choice of ware and decoration should always be made with some reference to surroundings. There is distinction in the appropriateness of china and earthenware just as surely as in periods of furniture and silver.

The Italian and French faïences which we welcome at all times in the bungalow, and at breakfast time in other homes, do not exercise the same appeal for luncheon or dinner, unless used in settings of their own atmosphere. Earthenware with old ivory glaze and the colorful yet beautifully soft decoration which it invites is, however, greeting us at many semi-formal occasions in modern homes variously designed.

English Bone china, Lenox Belleek, Haviland and other fine wares—as well as Bavarian and American china more moderately priced—fit charmingly into almost any environment according to their features of color design.

Today no woman need be in doubt as to any point of correct table setting. Information is available from many sources, the most convenient of which is usually some one of the better stores where tableware is purchased.

Suffice to say here that formal service for luncheon and dinner may be identical in set-up except for the omission of candlesticks, and the addition of bread-and-butter plates, in the case of luncheon. For this meal, also, the bouillon cup and saucer is substituted for the cream soup service used at dinner. The silver is laid in the order of

its use, starting from the outside—forks at the left, knives and spoons, with the oyster fork when needed, at the right. The dessert silver is brought on always later, with the course. The water goblet and small ginger ale tumbler is a pleasing association in crystal.

Every woman who takes pride in her table has her heart fixed upon handsome place plates—her first special pattern, perhaps; or it may be one more beautiful. They are the greeting of attractive service.

From that point on she may be governed by the economy or desire for matching, or allow her fancy to run where it may. Charming combinations are to be had in

both modest and indulgent expenditure. Many hostesses are today choosing one pattern for the principal courses of luncheon and dinner, with something distinctly different for salad, dessert and after-dinner coffee. With the large selection of patterns to be chosen from open stock, she thus combines variety with wise investment.

Glistening here and there—

Glass suggests the magic touch which adds centerpiece, compotiers and stemware. Goblets, at least, everybody must have. A tall sherbet or smaller beverage glass, too, if you would add to your table sparkling cheer—to your carefully planned dinner a pink drink or an amber drink of fruity and refreshing flavor.

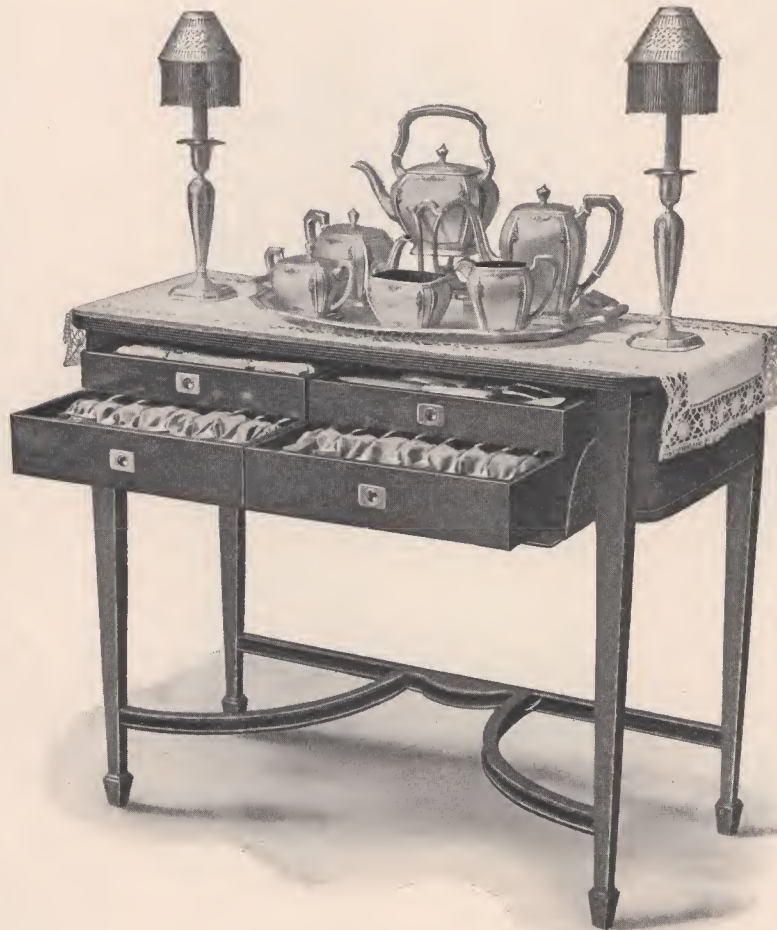
Rock Crystal, Baccarat and many popular

varieties of etched and cut glass are always safely chosen. Delicately and vividly colored glass—both are popular right now, resembling the glory of Old World expensive art glass, but in price reminding us that beauty is within the reach of all.

Then comes after dinner coffee—

Fascinating are the design and decoration of the tiny cups and saucers which serve to complete the enjoyment of dinner. Master potters have contributed in turn the most exquisite artistry. Equally smart, if not so elaborate, are a number of models in open stock patterns easily met by every purse.

There is pictured here a de luxe after dinner coffee service in Royal Worcester egg-shell ware. The body color is a soft canary yellow on a ground of purest white. Into the beauty of the modeling bright flowers spring erectly from their roots, as though conscious of their beauty.



Permission Daniel Low Company

THIS TABLE IN THE DINING ROOM IS SERVICEABLE AS WELL AS ORNAMENTAL

Questions & Answers

What kind of dishes should I get for a simple country house?

Come and see the creamy English ware with free-hand drawn decorations. With this, use optic lead glass stemware.

My living-room and dining-room are one, like a studio. What dishes belong here?

Artists use colorful, crude, hand made peasant ware from Italy and Brittany, and colored glassware, with good effect.

Our family is large. Is there anything nice that is not expensive?

Willow ware from Ridgways, England, or blue Canton from China are inexpensive, beautiful and historic. Good Bavarian china, too, is inexpensive.

What dishes are good for a dark room? For a light room?

Yellow for a dark room; blue and white for a sunny room.

We should like the finest dishes made, to go with the beautiful house our architect and decorator have created for us.

We suggest different dishes for every course, of English bone china from Minton, Royal Worcester, or Copeland, for example, or Lenox china made in America, used with French Baccarat glass or English rock crystal.

JONES, McDUFFEE & STRATTON
(Corporation)

*Specialists in china
and glass since 1810*

*Franklin & Hawley
Streets, Boston*

BETTER HOMES IN AMERICA

Among the strong forces at work in the direction of helping men and women to homes is an educational organization, with headquarters at Washington, known as "The Better Homes in America." The President of the United States is president of the advisory council; Herbert Hoover, Secretary of Commerce, is the president of the corporation. In describing the purposes of this contribution to our national life and development, Secretary Hoover says "It is in the home that character and high ideals are best developed; right kind of home life makes for true success in life; and means progress for the Nation as a whole. To own a home and to make it convenient and attractive, a home where health and happiness, affection and reality prevail, brings out the best that lies in every member of the family."

In the crowded life of today there is danger that we may lose sight of high standards for the home and the stimulus they afford. The "Better Homes in America"

movement gives practical demonstrations of comfortable and attractive homes and directs attention to the means by which family life may be elevated. This Association issues a guide book and various pamphlets on house building, home furnishing and home equipment, home-life problems, instruction in home economics, development of yards, problems of character building in the home, etc., copies of which may be had by writing to the national headquarters of the "Better Homes in America," 1653 Pennsylvania Avenue, Washington, D. C.

THE ARCHITECTS' SMALL HOUSE SERVICE BUREAU OF THE UNITED STATES, INC.

The Architects' Small House Service Bureau; with national headquarters at 1200 Second Avenue south, Minneapolis, Minn., was formed to co-operate with the small home builder.

The service it offers is limited to homes of not more than six primary rooms. The Bureau idea originated with and is approved by the American Institute of Architects. All working plans offered at moderate cost are as accurate as it is humanly possible to make them. Drawn originally by skilled, experienced architects, they have been checked and rechecked to make absolutely sure that material and space are used to the utmost advantage.

The Bureau is in no way in competition with architects. As a rule the architect does not find it profitable to design such small homes nor does the small home builder usually consult an architect, so the Bureau is simply filling a long felt want in the field of home building.

There is something else the Bureau offers the small home builder that is, perhaps, as important as the plan; that is the Bureau service that goes with each plan. The Bureau is not selling plans so much as an idea; that is, it wants to help the small home builder to build well, to get a money's-worth home, a house that is a credit to the owner and the community.

The Bureau interest does not stop when the plan is sold. It will follow the building of your home as far as possible with its professional, unbiased advice; tell you frankly about materials, equipment, and building costs.

This service is without extra charge to the purchaser of a Bureau plan.

The Small Home, is the official service publication of The Architects' Small House Service Bureau. It is published monthly to extend the work and service of the various regional Bureaus, to publish photographs of homes built from Bureau plans; and to present home plans and helpful information on building materials, methods and home equipment.



A FEW OF THE HOMES AT "WINSHIP MANOR", WAKEFIELD, MASS.

THERE ARE ALWAYS THE FINISHING TOUCHES

THE real home of charm is tastefully decorated on the outside as well as in the interior. Nothing adds more to the beauty of the exterior than carefully selected awnings properly made and hung by a reputable manufacturer. This picturesqueness or individuality as expressed in the color of awnings gives the real personality of the home.

For years travelers in the Orient and Southern Europe, Venice and the Mediterranean have admired the gorgeous striped fabrics and startling combinations of color. The radiant striped awnings on the gondolas as they glide over the smooth waters of the canals; the Neapolitan fishing boats with their Italian sail cloth, have left an indelible impression of those exotic colors and the desire to see them again—to use them at home.

Today one need not journey eastward to find those colorful stripes—we have in the charm of painted fabrics all that brilliancy and beauty as well as a hundred other tasteful combinations which can blend with the exterior of any home.

Real estate operators know that the installation of awnings immediately increases the value of their property. Hotels, apartments and stores find awnings and canopies of distinctive colors not only a protection against the elements, but a very real business asset. And so with your home. From

a practical value, in the hot summer months the house is made cooler, and kept at an even temperature; overhangings, rugs, wall paper, silk lamp shades and draperies are saved from fading.

Buyers of awnings should not be misled by cheap prices often quoted for so-called stock awnings. It has been proved beyond any question of doubt that in the purchase of a home, the best materials obtainable should be obtained. Cheap awnings will not last. The colors will fade and the frames rust or break. The service which goes with the patronage of a reputable manufacturer cannot be maintained by concerns allowing faulty workmanship, faulty manufacture, inconvenience due to improper installation, cheaper materials, ill-considered advice in the selection.

Make it one of your building resolutions that you will install awnings and a flag on your new home, and that you will buy them from a reputable manufacturer.

House Accessories: Awnings, Weather Stripping, Screens, Built-in Mail Boxes, Weather Vanes.



Courtesy Little Tree Farms

GOOD AWNINGS ARE AN ADDITION TO ANY HOUSE

SCREENS

MODERN window screens are placed on the outside and have best steel or bronze frames with bronze or copper wire. The

more economical screens are wood with copper, galvanized, or common wire. The durability of copper wire makes it the first choice, and when one can afford it, the copper wire should be used. All screens should be applied to slide up and down, except in the service part of the house where the full window length is preferable. There are several "named" screens, each with its special device to hold the screen tightly in place.

WEATHER STRIPPING

METAL weather strips have demonstrated both utility and economy. The idea of a weather strip is to keep the warm air in the house. Cold air blowing into the house forces an equal amount of warm air out at some other point. Tests prove that metal weather strips properly applied, will increase the temperature in the house ten per cent or more on the basis of the same coal consumption. The best metal strips provide tight and flexible joints and are interlocking throughout. Efficiency is not affected by the swelling of windows or frames, and strips are applied so that windows are easy to open and shut.

BUILT-IN MAIL BOXES

IF you are looking for all the modern conveniences, be sure and consider the latest types of built-in mail boxes, adjustable for any thickness of outside wall. No going out of doors in stormy weather for mail; no theft; no water-soaked letters or magazines.

WEATHER VANES

A WEATHER vane shows wind directions and is informative. Placed on the garage, or a pole in the yard, accompanied, if one wishes, with a bird house, a weather vane is surely one of the "finishing touches." There is a vane that is fastened to the chimney with a connected dial in the dining room indicating the direction of the prevailing wind. The earlier weather vanes pictured birds, domestic animals, ships, and many other things associated with farm or suburban home life; today these vanes have been replaced with the arrow or quill, and made of flat iron or brass fastened on brass tubes. In any event be sure you have some kind of a weather vane.



PLENTY OF AWNINGS BEAUTIFY AS WELL AS GIVE SHADE

WHY LOCKS FOR DOORS THAT ARE NEVER LOCKED?

IT has long been a question with architects why people should have doors throughout the house so completely equipped with locks. Why, for example, should all the closet and bedroom doors have locks? Did you ever lock your bedroom door? Probably not. It may be more desirable to put locks on closet doors. Do not put a lock on the door just because it is a door, perhaps after all you will never lock it. In any event, a bolt on a thumb turn will serve all the purposes of a lock and you will not have a key to look after. However, it should be said that a mortised latch will usually cost more than a bit key lock. Of course if you have a small boy in the house, you will want a lock on the pantry door. Some people have thought it desirable to have one closet in the house equipped with a good cylinder lock. Such a closet may come in very handy at certain times, perhaps if for nothing else as a place in which to store the family skeleton.—*Robert Taylor Jones, in "The Small Home."*

HOME OWNERSHIP—THE NATION'S BACKBONE, SAYS COLLEGE PRESIDENT

IN a recent letter, Nicholas Murray Butler, president of Columbia University, says:

"The home is the foundation of orderly society and of a prosperous, contented and progressive state. Home owners are the backbone of the country. They naturally favor honest and economical government, because they know that they pay the taxes. They naturally wish good schools for their children, good roads for their trade and commerce, good churches for their worship, and good public institutions for the care of their dependent or less fortunate neighbors. The man who owns his own home is really the head of a family, and his children and grandchildren have a place in which to grow up and upon which to look back with affection and pride. It would be an unhappy event if the number of home owners and home builders was to decrease in the United States. It would mean increased instability in life and in government, with all the evils which instability brings in its train.

"It should be the aim of every man not only to have a home of his own, but to own that home, to beautify that home and to bring up his family in that home."

DO NOT BE A WASTER

EVERY day you let pass without providing something for the days to come is a mortgage on your future. There is no real success without thorough independence.

After a man has reached a certain age, the mortgage can never be lifted. He has let too many days go by without making a start. He has not formed a habit of thrift. The greatest evidence of a steady character is thrift.

The man who earns and doesn't save, is a waster. Practice economy—save—to keep the mortgage off your future.

THE DORCHESTER AWNING CO., INC.

Manufacturers of

Attractive house awnings. We carry the best Dyed, and Painted Stripes on the market. Our work is guaranteed and our prices are reasonable. Don't fail to get our estimate.

We also carry a complete line of Hammocks, Tents and Wedding Canopies.

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HEALTH OF THE FAMILY IS OF FIRST IMPORTANCE

Suggestions for the Home Foods

THE FAMILY FOOD SUPPLY

THE foods of the family are many—almost all of them palatable, but some better than others for the building of the human body and its maintenance in good health.

Proteins are necessary for strong muscles and firm flesh. The foods best supplying the proteins are milk, cheese, eggs, meat, fish, nuts, peas, beans.

Eat meat or fish but once a day.

Foods rich in minerals contribute to sound teeth and hard bones. Milk, eggs, fruit and vegetables, unprepared cereals like oatmeal, cornmeal, etc., are classed as the leading mineral foods.

Foods rich in fats, sugar and starches, and furnishing warmth and energy, are milk, butter and cream for the fats; fruits for the sugar, and cereals, breads, macaroni, rice, spaghetti and white potatoes for the starches.

Bread and butter are recommended to be eaten at each

meal. The so-called dark breads, and of these the “roughage” varieties, used not too freely, are considered exceptionally nourishing and healthful.

Foods rich in vitamins, for growth and health are milk, green vegetables, fruits and eggs. Fruit should be eaten once a day, green or leafy vegetables at least three times a week. Apples, oranges and grape fruit are the three best fruits. The leafy vegetables are, spinach, Swiss chard, cabbage, Brussels sprouts, kale, dandelions, beet greens, cauliflower leaves, lettuce, romaine, endive, and watercress.

All other vegetables are also very healthful—eat at least one besides potatoes daily:—tomatoes, peas, beans, celery, cauliflower, potatoes, carrots, beets, parsnips, turnips, string beans, onions, egg plant, squash, salsify.

The Nutrition Division of the Community Health Association of Boston, supplies on request a table of calories to meet the family's weekly requirements.

Friend's Brand Food
Products make
a house a
home



BOOK LIST FOR HOME PLANNERS

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NOTE.—*The Antiques Magazine*, published monthly in Boston, carries material of interest on the subject of antiques, and also shows at intervals, a booklet carrying the names of current books for collectors.

LIST OF INDIVIDUALS AND COMPANIES

CO-OPERATING WITH HOME BUILDING

ARLINGTON CO-OPERATIVE BANK, <i>Loans</i>	47	MALDEN AND MELROSE GAS LIGHT Co., <i>Gas Service, Heating and Cooking Appliances</i>	65
ARMSTRONG, GEORGE W., No. Reading, <i>Builder</i>	28	MASSACHUSETTS CO-OPERATIVE BANK LEAGUE.....	42
BAILEY, J. W. & SONS Co., Boston, <i>Inside Finish</i>	57	MASSACHUSETTS TITLE INSURANCE Co., <i>Title Examination</i>	13
BARNEY & CAREY, Dorchester, <i>Lumber</i>	56	McAUSLAN & NUTTING, INC., Newton, <i>Real Estate</i>	19
BINGHAM, ROBERT M., Stoneham, <i>Builder</i>	27	McCARTHY, H. C., Medford, <i>Electrical Contractor</i>	26
BLISS, GEO. E., INC., Boston, <i>Electricians</i>	25	McLEAN, CHARLES M., Medford, <i>Real Estate</i>	26
BONELLI-ADAMS, Boston, <i>Real Estate Subdivisions</i>	20	MACINTOSH & MARSHALL, Wakefield, <i>Real Estate</i>	27
BOSTON CO-OPERATIVE BANK, Boston, <i>Loans</i>	42	MEDFORD CO-OPERATIVE BANK, Medford, <i>Loans</i>	45
BOSTON FLOORING Co., LTD., Boston, <i>Flooring</i>	58	MERCHANTS' CO-OPERATIVE BANK, Boston, <i>Loans</i>	44
BRAND, COMPANY, The Boston, <i>Lighting Fixtures</i>	64	MILHENDER ELECTRIC SUPPLY Co., Boston, <i>Lamps and Lighting Fixtures</i>	66
BUTLER, JOSEPH, Stoneham, <i>Real Estate and Builder</i>	27	NEW ENGLAND CONCRETE PRODUCTS Co., Boston, <i>Roofing Tile</i>	58
CHAMBERLAIN & BURNHAM, Boston, <i>Real Estate</i>	17	NORRIS, F. W. Co., Boston, <i>Mortgage Loans</i>	24
CHAMBERLIN, FRED HOLLAND, Boston, <i>Real Estate</i>	18	O'CONNELL & LEE, THE MFG. Co., Somerville, <i>Builders' Finish</i>	55
COLE & SMITH, Boston, <i>Real Estate</i>	18	OAK HILL VILLAGE DEVELOPMENT AT NEWTON.....	30
CONGDON, JOSEPH, Waban, <i>Real Estate</i>	24	PATTEN, C. E., Stoneham, <i>Real Estate</i>	27
CONSUMERS' COMPANY, Brookline, <i>Home Furnishings</i>	79	PATTEN, CHESTER S., Melrose, <i>Builder</i>	26
COWAN, I. S. Melrose, <i>Electrician</i>	26	PAYSON, ALBERT T., Melrose, <i>Real Estate</i>	26
CURRELL, E. B., Reading, <i>Builder</i>	26	PIONEER CO-OPERATIVE BANK, Boston, <i>Loans</i>	44
CUSTANCE BROS., Lexington, <i>Builders</i>	25	POPE LUMBER Co., West Roxbury, <i>Lumber</i>	54
CURTIS, WM. SONS Co., Roxbury, <i>Lumber</i>	57	PRESCOTT, ERNEST E., Wakefield, <i>Real Estate</i>	27
DAHLQUIST MFG. Co., Boston, <i>Dahlquist's Instantaneous Hot Water Boilers</i>	62	QUARNSTROM, H. C., West Somerville, <i>Plumbing Contractor</i>	64
DIX LUMBER Co., Cambridge, <i>Lumber and Home Service</i>	51	QUIMBY, LEONE F., Reading, <i>Real Estate</i>	26
DONOVAN, W. T., Quincy, <i>Real Estate</i>	27	QUINBY, J. MURRAY, INC., Boston, <i>Real Estate</i>	7
DORCHESTER AWNING Co., Dorchester, <i>Awnings, etc.</i>	83	QUINCY CO-OPERATIVE BANK, Quincy, <i>Loans</i>	45
DOWNES, ARTHUR P., Somerville, <i>Electrician</i>	27	RAPPOLI, G., Medford, <i>Cement Blocks and Brick</i>	57
DUFFIE, RICHARD, West Roxbury, <i>Builder</i>	27	READING CO-OPERATIVE BANK, Reading, <i>Loans</i>	47
FEDERAL CO-OPERATIVE BANK, Boston, <i>Loans</i>	44	ROCHE, CHARLES J., Boston, <i>Real Estate</i>	18
FRANCIS, M. W. & SON, Cambridge, <i>Real Estate</i>	25	ROOP, WILLIAM J. L., Boston, <i>Tamworth Hill Development at Melrose</i>	24
FRANKLIN REALTY TRUST, Boston, <i>Real Estate</i>	31	SILVEY, T. J., Somerville, <i>Builder</i>	24
FREEMAN, E. L. Co., Boston, <i>Fireplace and Tiles</i>	67	STEARNS, THE A. T. LUMBER Co., Neponset, <i>Lumber</i>	55
FRIEND BROTHERS, Melrose, <i>Bakery</i>	84	STONEHAM CO-OPERATIVE BANK, Stoneham, <i>Loans</i>	45
FULLER, G. & SON, LUMBER Co., Brighton, <i>Lumber</i>	55	STRANGMAN MFG. Co., Newtonville, <i>Inside Finish</i>	57
GERRY, J. W. COMPANY, Boston, <i>Wall Paper</i>	69	SUFFOLK CO-OPERATIVE BANK, Boston, <i>Loans</i>	42
GREEN, J. HORACE, Stoneham, <i>Real Estate</i>	27	THERMO-APPLIANCE CORP., Boston, <i>Oil Burning Installation</i>	61
GUARDIAN CO-OPERATIVE BANK, Boston, <i>Loans</i>	44	VOGEL, A. W., Somerville.....	64
HALL, W. W. & SONS, Malden, <i>Masons' Supplies</i>	55	VOLUNTEER CO-OPERATIVE BANK, Boston, <i>Loans</i>	44
HARRINGTON, EDWARD T. Co., Boston, <i>Real Estate</i>	14	WAKEFIELD GARAGE MFG. Co., Wakefield, <i>Garages</i>	72
HARRINGTON, EDWARD T. Co., Boston, Medford, <i>Sub. Div.</i>	19	WALKER & PRATT MANUFACTURING Co., <i>House Heating and Installation</i>	60
HILL, C. F., Melrose, <i>Real Estate</i>	26	WALL, JAMES J., Woburn, <i>Real Estate</i>	28
HODGDON & SON, Somerville, <i>Real Estate</i>	27	WALTHAM CO-OPERATIVE BANK, Waltham, <i>Loans</i>	46
HOME BEAUTIFUL AND BUILDING TRADES EXPOSITION		WATERTOWN CO-OPERATIVE BANK, Watertown, <i>Loans</i>	45
Back Cover		WAVERLY CO-OPERATIVE BANK, Waverly, <i>Loans</i>	47
HOME SERVICE Co., <i>Building and Loan Service</i>	51	WEBSTER, GEORGE H., Belmont, <i>Real Estate</i>	25
HOMESTEAD CO-OPERATIVE BANK, Boston, <i>Loans</i>	44	WEDGEWOOD, A. B. & L. K., Somerville, <i>Real Estate</i>	27
HORNE, ROBERT M., Melrose, <i>Electrician</i>	26	WELLS & ROGERS, Brighton, <i>Real Estate</i>	20
HOWES, WILLIS, Malden, <i>Real Estate</i>	25	WELSH, WILLARD REALTY COMPANY, Boston, <i>Real Estate</i>	18
HULME, SAMUEL P., Andover, <i>Real Estate</i>	25	WEST ROXBURY CO-OPERATIVE BANK, Boston, <i>Loans</i>	42
IDE, CHARLES M., Boston, <i>Insurance</i>	52	WILSON LUMBER Co., Concord, <i>Lumber</i>	55
JONES, McDUFFEE & STRATTON, <i>China and Glassware</i>	81	WINCHESTER CO-OPERATIVE BANK, Winchester, <i>Loans</i>	46
KERR, GEORGE R., Medford, <i>Builder</i>	26	WINSHIP, C. N., Wakefield, <i>"Winship Manor" Sub Div.</i>	19
KINGMAN & RICHARDSON, Reading, <i>Real Estate</i>	26	WINTER HILL CO-OPERATIVE BANK, Somerville, <i>Loans</i>	47
LAWRENCE CO-OPERATIVE BANK, Lawrence, <i>Loans</i>	46	WINTHROP CO-OPERATIVE BANK, Winthrop, <i>Loans</i>	46
LEXINGTON CO-OPERATIVE BANK, Lexington, <i>Loans</i>	64	WIRES, E. STANLEY Co., INC., Boston, <i>Roof and Interior Tiling</i>	67
LITTLE TREE FARMS, <i>Shrubs</i>	75	WOLLASTON CO-OPERATIVE BANK, Wollaston, <i>Loans</i>	44
LOCKE, ARTHUR T., Wakefield, <i>Lumber</i>	57	WORKINGMEN'S CO-OPERATIVE BANK, Boston, <i>Loans</i>	44
LOVEJOY, BERTRAM E., Melrose, <i>Real Estate</i>	26		
MacKAY, C. E., Somerville, <i>Real Estate and Builder</i>	27		
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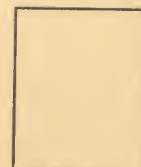
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